The Saturday Review

No. 2078, Vol. 80.

895.

000.

l as

l be

nited, rough

Lane,

RTH,

, 131

5 per

inary

way

m of rence The and the

t less

epre-

the reare own s for ereon

tants

g the h the ill be

than ment ed to

ained f the

24 August, 1895.

Price 6d.

PA		746
CHRONICLE		The Fate of Mr. Stokes. By East African 240 REVIEWS:
The American Presidency 2 The Formosan Imbroglio 2 SPECIAL ARTICLES:	MISCELLANEOUS ARTICLES:	The Alps from End to End . 241 Birds of Passage 241 Professor Laughton's Life of
First Impressions of Perth and Coolgardie. By the Earl of Fingall	Cent" Expenses	Nelson
grevink on his Trip to the Antarctic	Mine Clique 237 Correspondence: Missionaries in China. By	With the Zhob Field Force 245 Gyp's Latest Novel 246 Fiction 247 New Books and Reprints 248
himanga. By Colonel Maude, V.C., C.B.	M. Rees Davies and by A Lover of China 239, 240	ADVERTISEMENTS 249-256

CHRONICLE.

THE most important event in the House this week has been the revolt of the Radicals below the gangway against the leading of the Opposition Front Bench. The outward and visible sign of this revolt was the conflict in opinion between Sir Charles Dilke and Mr. Bryce in regard to the Foreign Office vote which was taken on Wednesday. And the difference of opinion of the two men was accentuated by the fact that the Radical leader elbowed, so to speak, the official representative of the Opposition on one side, and set forth his own views without any reference to what his official leaders might wish said or left unsaid. Sir Charles Dilke proposed that our Protectorates, such as Zanzibar, should be transferred from the Foreign Office to the Colonial Office. The "Daily News," in its leading article on Thursday morning, expresses the belief that this suggestion was made in the interests of Mr. Wilder nonsense it would be difficult to Chamberlain. imagine. Sir Charles Dilke has held this view for the last twenty years, and given expression to it again and again. It is no newer than his wish to evacuate Egypt, which he again put forward as the first step towards a reconciliation with France.

Evidently the Radicals think that, as the official Liberal leaders have led them to disastrous defeat, they may now give vent to their own beliefs. The situation of the Liberal Party at the present moment is very like that of the Conservative Party in the Parliament of 1880-1885, when Lord Randolph Churchill began by attacking his own leaders, and ended by overthrowing Mr. Gladstone's Government. The only question to be solved is, Have the Radicals a leader of sufficient capacity to accomplish what Lord Randolph accomplished between 1882-5? Time alone can tell. One thing is certain: no henchman of the late Sir Stafford Northcote was ever so feeble and ridiculous as was Mr. Bryce on Wednesday afternoon. Yet he had a great theme. He had to tell the House that foreign politics were now looked upon as more important than party politics, and that in matters of foreign policy the Opposition would support the Government.

Mr. Bryce might have made great use of a great opportunity; but he did nothing of the sort. He is not only a pedant, and a Scotch pedant at that, but he is wholly lacking in any sense of humour. He has the unique gift of being didactic without instructing even the most ignorant; and he is emphatic without ever being forcible. He is the antipodes of Dr. Wallace, who is also a Scotchman and is also something of a bedant, but who has the saving gift of imagination and humour. Needless to say, the one man is as popular in the House as the other is unpopular. Mr. Bryce would be well advised if he returned to his historical studies

and left the House of Commons to its own devices. will never have a better opportunity of showing any ability that may be in him than he had the other evening, and how complete his failure then was to turn a great occasion to account may be gauged from one fact. He kept on saying that if any one man studied the question he would be unanimous, which naturally excited the hilarity of the House.

The debate of Wednesday was further interesting because of the maiden speech of Mr. H. M. Stanley and the first appearance of the Hon. George Curzon as the Under-Secretary for Foreign Affairs. Mr. Stanley's manner made a pleasant impression on the House; his speech was evidently unprepared. He began to speak with the easy confidence of the man who has proved his ability, who knows what he is going to say, and who is utterly indifferent as to the effect of his speech upon his audience. His smile was pleasant, the tinge of Americanism in his accent threw his individuality into a sort of relief, and his quietly assured self-confidence interested the House. But if the manner of his speech was excellent, the matter of it was not judiciously chosen. He told Sir Charles Dilke that we could not evacuate Egypt till we had reconquered the Soudan and were thus in a position to give Egypt back to the Egyptians with the same extent of territory as it possessed when we assumed control of it. Mr. Stanley thus managed to offend both the Imperialists, who wish to reconquer the Soudan and to strengthen our hold over the whole country, and those who wish to evacuate Egypt in the belief that the possession of it under present conditions is a source of weakness and not of strength to the Empire. Mr. Stanley made the impression that he was a man whom Members would always hear with interest, but yet one who would never make for himself a position in politics.

The debate of Wednesday gave the Hon. George Curzon quite as good an opportunity as it gave to Mr. Bryce. Not only had the speeches of Sir Charles Dilke and Mr. Bryce shown the disunion that exists between the Radicals and the official leaders of the Opposition, but, further, the speeches of Mr. Stanley, Mr. Bowles, and Sir Ashmead Bartlett had touched upon so many subjects that it was possible for Mr. Curzon to discuss at length those questions on which he had special information, and to pass lightly over those on which he was less well informed, or which were more difficult to handle. The House, too, was in a kindly mood; every one hoped that Mr. Curzon would at length do something to justify the position he occupies and his own self-confidence. He began with a prepared exordium, which ran trippingly off his tongue and had an excellent effect. But then came hesitations and long words concealing commonplace views; in fine, an imposing façade to a mean and badly constructed building.

Every one was comparing Mr. Curzon to Sir Edward Grey, and not to Mr. Curzon's advantage. Sir Edward Grey never knew as much of any subject as Mr. Curzon knows of a good many, but Sir Edward Grey had always perfect control of his knowledge and himself, and was able to say what he wanted to say in an urbane and pleasant way that carried his hearers along with him, whereas Mr. Curzon's knowledge seemed to be rather undigested. Perhaps, however, this arose from the contrast between the ease and fluency of his exordium and the hesitancies of the extemporaneous portions of his utterances. Whatever the explanation may be, it must be admitted that his speech was not a happy one. instance will suffice to illustrate what we mean. began by laying stress upon the fact that he had had no notice of many of the subjects about which he had to speak. He expressly said that he did not complain of this; but still his remark was uncalled for, since all the subjects were obvious subjects, and it is not the custom in Supply to give notice of matters which fall within the ordinary scope of a department.

To Mr. Gerald Balfour his first week in the House as Chief Secretary must have been exceedingly trying. And it will be acknowledged that if he has not come as well out of the ordeal as his friends expected, his failure is not due to carelessness or to want of industry. He prepares and writes out at length the answers to all questions, and he reads these replies off with painstaking patience. But if a further question springs up out of his answer, he is at once at a loss. He repeats what he has said and sits down. Either he is not sufficiently master of his subject, or he has not enough confidence in himself to make an impromptu reply; and thus he creates an impression of industrious feebleness. Yet the intense seriousness with which he played his part deserves all praise. He has done all that a man can do to be polite to the Irishmen. He has had long private interviews with the various Irish leaders, and is eager to meet their views as far as he can do so with safety. This sympathy of his with his opponents may yet save him and turn his tenure of office, which threatens to be a failure, into a success. We can only hope for the best, both for Mr. Gerald Balfour's sake and for that of the distressful country.

Every one, it seems, has been puzzled by the proceedings of the Consultative Committee of the Irish Nationalist Party on Friday the 16th inst. The party was supposed to be composed of thirty-three Dillonites and twenty-six followers of Mr. Healy; and though, through the absence of Mr. Blake in Canada and Mr. Davitt in Australia, the number of Dillonites was reduced to thirty-one, their superiority in voting power was still sufficient to exclude any Healyite from the Consultative Committee. Yet, in the voting by ballot, Mr. Healy was elected in the very first rank, receiving thirty-one votes, as many as were given for Mr. Blake and Mr. Dillon, while Mr. Arthur O'Connor, Mr. Healy's lieutenant, received twenty-nine votes, like Mr. Sexton. Again, Mr. Knox, another of Mr. Healy's supporters, was on an equality with Mr. Davitt and Mr. T. P. O'Connor, each of whom received twenty-seven votes.

The "Times" is the only paper that has even tried to explain the phenomenal support accorded to Mr. Healy; but its attempt is so ineffective that it may be passed over in silence. The facts are still more extraordinary than is generally supposed. Two of Mr. Healy's supporters left the House without voting, thinking that it would be better to let the Committee stultify itself by excluding Mr. Healy from the party councils. Had these two gentlemen remained, Mr. Healy would have been elected before any of the party leaders, although he is in a minority of seven. The explanation is simple enough: the Consultative Committee sat at half-past ten, half an hour after Mr. Healy's speech in the House, in the course of which he came so frequently into conflict with the Speaker. This speech, it seems, moved the Irish Members to such a pitch of enthusiasm that several of them voted for Mr. Healy, although they were returned under the supposition that they were always to vote for Mr. Dillon and Mr. McCarthy.

Mr. Healy's speech, so far as we have seen, has not been praised in any English paper, and nothing shows more clearly than this the different standards of value which obtain in the two islands. At any rate, as convinced Unionists, we may admit that Mr. Healy's peroration was a very remarkable performance. He began it by sneering at "the efflux of time" argument, the one hope of Irish Secretaries. "It reminded him of the story of the carman, who was asked by a tourist whether a rebel did not take a certain town in 1841. The carman answered 'Yes;' and added, 'they have got it still.' So much for the efflux of time in dealing with the Irish people. The Government boasted of their majority—he looked across at it without any feeling of awe. It represented the fluctuating spasms of English parties, whilst Irish members represented the permanent forces of Irish nationality. Time would dissipate that majority, and it would crumble away as other majorities had done, but the eternal question of Ireland would remain." It is impossible to deny that there is sufficient truth in this rhetoric to render it very telling.

To a curious spectator nothing is more remarkable than the way in which Mr. Courtney has been shelved in the present Parliament. In the Conservative Government of 1886-92 he was practically chosen as the future Speaker by his selection as Chairman of Committees. No one denies, least of all the Radicals, that he filled that difficult office with judgment, ability, and firmness. But the appointment of Mr. Mellor to his place by Mr. Gladstone marked Mr. Courtney's descent from a position of influence. We are not concerned here to offer reasons, but there is no doubt that his candidature for the Speakership was opposed and prevented mainly by his own party. Mr. Courtney was willing to assume that dignified office, and the Government of the day was quite ready to accept him. But he would not come forward. And he has not been solaced either with a position in the Coalitionist Government, which contains such wise heads as Mr. Jesse Collings and Mr. Powell Williams, nor with his former post as Chairman of Committees. On Tuesday Mr. J. W. Lowther was elected to that vacancy without any opposition. It would be interesting to know the reasons why Mr. Courtney was passed over.

The "Daily News" has told what it considers to be a good story about a right hon. gentleman on the Conservative side, who has not been included in the present Administration. A new Member being shown by him over the House asked, "Where do the Liberal Unionists sit?" "Bless them" ("Daily News'" for another invocation), "they are all on the Treasury Bench," replied the right hon. gentleman. The position of the other side of the House is still more amusing. A Radical Member of great experience and ability, speaking of his own leaders, found a simile which deserves to be remembered. "Our Front Bench," he said, "is like a spider which has been stung by a wasp, and is now in a comatose state."

The truth is that Sir William Harcourt feels that he is out of it, and can do nothing to give confidence to the rank and file whom he still nominally leads. Every day is making it plainer that the Radicals prefer to have Lord Rosebery as their leader, and the following of Sir W. Harcourt is becoming more and more exiguous. We doubt whether even Mr. Labouchere would now seriously wish to depose Lord Rosebery, had he the power to do so. Any hater of authority must prefer to have the weakest ruler available, and a weaker than Lord Rosebery it would be difficult to find.

We tender our warmest congratulations to Viscount Wolseley on his appointment as Commander-in-Chief of the Army. A brilliant career has reached the highest honour. The appointment was in our opinion inevitable; but rumours were abroad that Lord Roberts was not out of the running, and he has, unhappily, considerable influence with the Government, as was shown by their adoption of his policy in the matter of Chitral. In ability the two men cannot be compared for a moment; dauntless courage is the only quality common to both. Lord Wolseley has had, too, a far larger experience of war,

95.

een

ore

ich

on-

ery

ish

the

did red

uch

ole.

ced

ted ish

ish

ind

ne,

his

ble

red

rn-

ure

es.

led

ss. ace

ned

nat

ind

ras

rnhe

ced

nt.

gs

ost W.

hy

be

in

ng

do

ily on

le-

is

eri-

ont

ng

lay

Ve

do

the

of

est le ; out inin-

lity

nt-

ord

and he has a knowledge of the strategy and tactics of European armies, to which Lord Roberts can lay no claim. If Lord Roberts had ever shown in a European war the extraordinary ignorance of the elements of warscience which he did in the Afghan campaign, his army would have been crushed in detail.

The folly and obstinacy of the Porte are beyond belief. It now leaks out that so far from making further concessions to the demands of the Powers, the Sultan has defined and limited his previous concessions, and he appears to refuse definitely to allow the Powers effective control over the promised reforms. That is to say, his offer amounts to nothing. It is about time that some one knocked it into the Sultan's head that England means what she says, and that if he has been waiting in the hope that France and Russia would withdraw from the alliance, he has waited in vain. Whatever steps those two countries are prepared to take in case of extremities, they are still working through their ambassadors, hand-in-hand with Sir Philip Currie.

As we said at the time, no single ship attracted more attention at Kiel than the United States cruiser Columbia, which our American cousins christened "the commerce-destroyer." She was said to have done 22.8 knots on her trial trip, and her coal capacity of more than 2000 tons allowed her to steam for nine days at full speed, and for sixty-five days at the rate of ten knots an hour. But the United States Admiralty, it would seem, was not so convinced of her speed, for her captain received the order to return from Southampton to Sandy Hook as fast as possible. In accordance with this order, the Columbia left Southampton on 26 July last, and reached Sandy Hook on 2 August, after a voyage of 6 days, 23 hours, 49 minutes, which gives an average quickness of 18.41 knots an hour. As a couple of the Cunarders have crossed the ocean with an average speed of 21½ knots per hour, the commerce-destroying power of the Columbia must be regarded as limited.

A good many persons wonder why no Government seems to be able to build cruisers faster than the greyhounds of the Cunard or White Star lines, and indeed the usual explanation of the fact does not seem to us altogether satisfactory. It is of course desirable in a cruiser that the engines and boiler should be as little above the water-mark as possible, and these vitally necessary machines must be protected, to some extent at least, by armoured decks, coal-bunkers, &c. But, on the other hand, the passenger-ship is under the necessity of having large saloons and accommodation for hundreds of first-class passengers. The disadvantages on both sides appear to us to be pretty equally balanced. But the one condition sine quâ non of high speed, is size: in order to catch a Cunarder your cruiser would have to be 12,000 tons or so; and, naturally enough, we are not inclined to teach our rivals how such "commerce-destroyers" should be built.

Lord Farrer long ago convinced himself that he was a great economist, and as a matter of fact all he needs to make him one is ability to state facts and to draw conclusions from them. His address before the Cobden Club has been much overrated. The manner in which he eulogized the anti-Imperial economic theories of Lord Ripon makes us wonder whether Lord Farrer regards Lord Ripon as a great economist like himself, or whether Lord Ripon was "crammed" with arguments against the Ottawa Conference resolutions by Lord Farrer. A fair specimen of his reasoning is his argument that the failure of Protection in the Colonies and elsewhere has been shown by the recent bad times; but bad times have been equally felt in Free-Trade Britain. It was not to be expected that Lord Farrer would talk arrant Cobdenism for half an hour without misrepresenting Lord He asserted that Lord Salisbury, when out of office, spoke in favour of protective duties as a weapon for fighting foreign tariffs. This is not a fair statement of what Lord Salisbury said. The speech to which Lord Farrer referred was delivered some months before the General Election of 1892, and was very little differ-ent from other speeches made by Lord Salisbury during 1890 and 1891.

The belated report on Trade Unionism in 1893, just issued by the Labour Department of the Board of Trade, stodgy and almost wholly statistical though it is, is not nearly so instructive as it might have been made. It shows that of the £2,246,515 spent by 687 unions, probably one-third (£733,045) was paid away to strikers. Not a figure is given to show how much the strikes cost the workers in wages and the country generally through the dislocation of business. In 1893 the strikes involved a net loss of probably more than £25,000,000, and they accomplished nothing except the impoverishment of the masses and the further discredit of the agitator.

The Rev. Hugh Price Hughes has at last said something worth remembering. He has gone with his wife for a holiday to Switzerland, and within two or three hours after his arrival in Grindelwald, so the "Daily Chronicle" tells us, he presided at a lecture delivered in the parish church. In the course of his remarks (we are still quoting from the "Chronicle") Mr. Hughes says that he feared the people of England were losing much of the local colour and interest which formerly did so much to foster clanship. We presume the rev. gentleman spoke of his own departure from our shores. It is certain that whether he goes to Switzerland or Timbuctoo, he takes with him a considerable amount of local colour; but—it can be spared.

Mr. W. E. Henley has spoken of the "Spectator" as "the egregious 'Spectator,' "and we do not feel inclined to quarrel with the epithet. For the "Spectator" is not satisfied to compare William Watson with William Wordsworth, and thus establish its own incompetence in matters of literature; it every now and then shows its readers that the gentleman who writes about politics in its columns is even more ignorant of the subject than the casual journalist of the daily Press. In its last week's issue, the "Spectator" spoke in its first note of "Mr. John Ellis, the Gladstonian Whip." This shows that the editor does not know Mr. "Tom" Ellis, the Gladstonian Whip, nor Mr. John Edward Ellis, who, as we wrote last week, has been Deputy Chairman of Committees, and is now one of the quartette who govern the Radical wing. The "Spectator" manifestly gets its knowledge of politics from the daily Press, as it has got its knowledge of literature from the sermons of secondarate divines.

Sir Lewis Morris was knighted, we presume, to reward the quantity of verse he has turned out. His latest contribution, an ode on Armenia, appears in the "Daily News" for Monday. Sir Lewis keeps up his reputation as the tame parrot of well-known poets. A line of Wordsworth's great sonnet on Venice reappears as "To hold the gorgeous Orient in fee," and the movement of the irregular ode is woefully misused. Lord Salisbury will, we confidently hope, deliver the Armenians from their Turkish oppressors; but who is to deliver the public from Sir Lewis Morris? We are happy to inform our readers that there are reasonable grounds of hope. Unable to find an American journalist who was willing to cable the ode to America, Sir Lewis had to fall back on the "New York Tribune," to which his effusion was posted on Saturday, with a request for publication but no demand for pay. We congratulate the American journalists in London. If they should succeed in discouraging Sir Lewis Morris, they will deserve well not only of the United States but also of the United Kingdom.

Mr. Chamberlain was seen at his very best on Thursday evening, when he spoke for the first time as Colonial Secretary. He had to treat an immense number of subjects, and it is not too much to say that he handled them all with consummate mastery. The sharp decision of his manner has been mitigated—probably by the sense of responsibility, while the essential boldness of his temper appeared to rest on incontrovertible arguments, marshalled in perfect order. His predecessors had resolved to hand over Bechuanaland to Cape Colony, but he defended the surrender—"if we are not willing to develope countries ourselves, we should hand them over to those who will develop them."

XUM

OUR TRUE FOREIGN POLICY.

THERE is a phrase which even John Lyly in the sixtinth century called "an old saying," and which
recurs to the mind in these latter days, when the Government is urged to conclude this alliance or that without
further delay; just as if our national existence depended
not upon our own strength but upon the help we may
be able to get from other States. The phrase is: "All
countries stand in need of Britain, and Britain of none."
It has the true ring in it, this sentence; and although
its truth may not be quite so absolute now, when twothirds of all the food-stuffs we consume are drawn
from other countries, still it is true enough to make
us repeat it with pleasure. It reminds us too of that
famous phrase at the end of "King John," which
Shakespeare puts into the mouth of his hero, and which
gains importance from the fact that it was probably
written in the year of the Armada:

"Nought shall make us rue, If England to itself do rest but true."

A few years ago some warning such as that contained in Shakespeare's words seemed to be needed. was then a party in the State which appeared to be frightened at the growth of our Empire, and which strove to dignify its timidity by pretending to a supernational morality. Savages fighting desperately for the privilege of enslaving their fellows were spoken of as "men rightly struggling to be free," and the school of Cobden, Bright, and Gladstone would have found you any number of reasons why the colonies should separate from the mother-country, and why England should cut herself free from India and her other possessions. It was the policy of the mid-century, which might be called the Crystal Palace policy, so factitious was it, a thing manufactured and not a growth, founded upon a curious superstitious belief in the possibility of universal peace, just as if the whole fabric of Nature were not based upon relentless war, a war of extermination. Since Darwinism has obtained wide acceptance, and the primary conditions of man's existence as a struggle for life, and of man's progress as the survival of the fittest, are generally understood, the sentimentalism of the immediate past has been discredited, and we have been forced to go back to the manlier attitude of those Elizabethan forefathers to whom we owe not only our Empire but the distinction of our English name. It is in the last ten years that the Radicals have yielded themselves to this deeper knowledge, and have for ever discarded that "Little England" policy which had previously that "Little England" policy which had previously stood with them for the highest outcome of national life. Their conversion is sufficient for us. We are so glad of it that we are not willing to remind our adversaries that it was recent and complete. A few evenings ago, in the House of Commons, Mr. Bryce declared that the Opposition were willing to support the Government "in any course required in the interests of our national honour." This declaration, it seeems to us, is the beginning of a new era. It conveys a promise that from henceforward the sphere of foreign politics will never again be turned into the cockpit of party politics, and that all politicians will agree to sink their disagreements when the interests of England are concerned. It is well that the foreign policy of England should from now on be continuous, and free from the dangerous oscillation of partisanship.

As we have before pointed out, the dominant fact of the situation with regard to our foreign policy is the stead-fast enmity of France. We can call this enmity unreasonable or untimely, but its existence is not to be doubted. Some papers, therefore, recommend that England should at once join the Triple Alliance; that Lord Salisbury should promise the German Emperor assistance and support in case of any attack made upon the estates or interests of the Allies in Europe, on condition that the Allies should support England in case of any aggression upon her territories in other parts of the world. For various reasons this policy, although eminently safe, does not altogether please us. First of all, we English have always made war hitherto upon our rivals in trade and commerce; and our chief rival in trade and commerce to-day is not France but Germany. In case of a war with Germany, we should stand to win much and lose nothing; whereas, in case of a war with France, no matter what the issue might be, we stand to lose heavily. Ex-

perts like the late Admiral Sir Geoffrey Hornby and Lord Charles Beresford have estimated that we should lose what could only be counted in hundreds of millions of pounds sterling, and this loss our allies would not be inclined to make good to us. Accordingly, we are inclined to deprecate any hasty alliance with the Central European Powers. Under these circumstances only two courses remain open for us. We must either evacuate Egypt and so try to conciliate France, since we have already lost our influence in Madagascar and other places by reason of her enmity, or we must make friends with Russia and enter into friendly relations with the Tsar's Government. If we decide upon this latter alternative, we shall be compelled to give Russia a free hand as regards her development southwards, and nerve ourselves to view with equanimity the prospect that within ten years the Russians will be in Constantinople. For many reasons this is the course which we should prefer. As soon as the tide of Russia's expansion begins to move southward the pressure upon our Indian frontier will be relieved, and so far from being afraid of having five of the Great Powers instead of four with access to the Mediterranean, we should hail the event. combat between England and Russia, as Russia is today, would be the combat between the whale and the elephant. But if Russia held Constantinople, she would be vulnerable, to say nothing of the fact that the labour of consolidating her empire from Moscow to the Golden Horn would be the work of more than half a century.

We believe that these are the main reasons which induced Lord Rosebery to attempt to come to some understanding with the Tsar, and we hope that Lord Salisbury will pursue the same course to a more successful issue. But still we must not overlook the fact that such negotiations may fail, and should not in any event be trusted too exclusively. It is true now, when we are the richest of nations, even more than it was at any time in the past, that England must be true to herself and rely mainly on her own might. The last word of our foreign policy should be to render our fleet so strong that any attack would be foolhardiness. "All countries stand in need of Britain, and Britain of none."

OLD-AGE PENSIONS.

WITH the exception of Mr. Chamberlain, the leaders VV of the Unionist party were remarkably reticent during the elections on the subject of their future policy. It had been better if the rank and file of candidates had imitated this reserve instead of hurrying into the attractive but somewhat misty region of "constructive social reform" without the knowledge Mr. Chamberlain possesses. Such condign punishment has fallen upon the Radical party on account of the Newcastle programme that one might have expected a little more caution in the matter of election addresses from gentlemen on the Unionist side, the more so as large promises were quite unnecessary, for the majority at the polls was due not to anticipation but to disappointment. Samples picked from the bulk of Unionist manifestoes unfortunately show that hardly any candidates were able to resist the temptation of dangling before the voters long lists of social reforms, the details of which it was quite impossible that they could have mastered. One has only to read the election addresses of Mr. Byron Reed and Mr. Bhownaggree-to take as an illustration two very worthy Conservatives who have won signal victories—in order to realize the extent of Mr. Chamberlain's influence on the Conservative party, and to appreciate how far the Unionists have followed their opponents into the error of dealing in bulky programmes. Old-age pensions appear in the vast majority of these election addresses as a reform of immediate urgency, and perhaps nothing marks our advance towards State Socialism more conspicuously than this sudden translation of a mere project of amiable philanthropy into the chief plank in the platform of a great political party. We conceive it to be the duty, we will not say of all practical politicians, but of all supporters of the Unionist cause who are able to look beyond the exigencies of the hour, to subject this programme of social reform to a searching and candid criticism, for a misuse of their enormous majority in his direction will assuredly bring upon the Unionists

h

th

within seven years a similar catastrophe to that which has befallen their foes.

If caution be needed for the handling of any subject of domestic reform, it is surely supremely necessary in dealing with such a question as State pensions for old age. Any mistake will be irretrievable for at least fifty years, and any ill-considered interference, however well meant with so delicate a business as the relief of the poor will have moral and financial consequences of the most far-reaching and disastrous kind. What has happened in Germany within the last few years? Socialism had made such an impression upon German statesmen that a Bill was introduced into the Federal Council in 1888, which came into force in 1891, by which insurance against old age and infirmity is made compulsory for all persons who depend for subsistence on employment by others and whose income does not exceed 2000 marks. parties-namely, the State, the district, the employer, and the employed-subscribe for thirty years to the pension, which becomes due at the age of seventy. The scheme has already been found to involve both financial and administrative difficulties, which are summed up by Mr. Geoffrey Drage in his admirable to the control of the control compilation of evidence on this subject, entitled "The Problem of the Aged Poor." The calculation of the probable liabilities of the State is found to be a task of such extreme complication that doubt has been thrown on the Government statistics. The administration is harassed by litigation, for the insured may raise a narassed by litigation, for the insured may raise a protest at every step, and his case may be carried to several courts. The district insurance societies cannot provide a sufficient staff of officials, while strict supervision is necessary to prevent malingering. But is the scheme popular? Quite the reverse among all concerned. The employers complain strongly of the work which daysless at their desired at fig. work which devolves on their clerical staff, and in some instances state that they are obliged to pay the whole of their workmen's contributions. The Social Democrats, on the other hand, contend that the whole cost of insurance falls on the workmen, owing to increased taxation and reduced wages, and they prefer the Poor-law, which derives its funds mainly from the upper classes. We are told by Mr. Graham Brooks, who has presented a special report to the Commissioner of Labour of the United States, that "the apathy of the insured often passes in the case of the Old Age and Invalidity Insurance Law into open and uncompromising dislike." In Bavaria there "remains a deep and earnest movement against the law"; "many cuttings from the Press of all parties in different parts of Germany have the same monotonous complaint against its vexatious obliga-tions"; whilst no less than 60,000 claims for pensions in the last four years have been refused, a fact which "has given some ground for the criticism that a law whose enforcement carries with it so much and so widespread disappointment as is implied by these refusals is of questionable nature." We should think it was, and yet, except for the compulsory contribution of the employer, the German pension scheme is substantially identical with those that have been proposed for this country. Surely the experience of our neighbours might give pause to the ardour of our Byron Reeds and our Bhownaggrees. There is this further restraining consideration, which we are sure will impress itself on all practical politicians. No pension scheme can make its beneficial effect felt for at least forty years, long after most members of the present Parliament will have retired from active life, whilst the taxation necessary for its operation must be borne by the present generation.

Pension schemes are divided into two classes: (1) Those which are based on the contributions of the pensioners assisted from public sources; (2) those which are provided by the State, or the rates, or both, whether with or without conditions, but without any contributions from the individual. We will deal with the second class first, as the most easily disposed of. Mr. Charles Booth proposes to grant free and universal pensions for old age. "Every one born in England or Wales, who has not for any length of time resided abroad (unless as a soldier or in the service of the State), shall, when sixty-five, be entitled to a pension of 5s. a week." As this scheme would require an annual sum of £20,000,000, more or less, for its execution, it may be dismissed, notwithstanding its charming simplicity, with Mr. Cham-

berlain's dry remark that "it would be out of the range of practical politics." Mr. Bartley, M.P., proposes to grant pensions, free of any contributions, but subject to certain conditions. Three classes of persons are to be certain conditions. Three classes of persons are to be entitled to relief in old age under this scheme: (i) Those who have lived all their lives without any Poor-law relief; those (ii) who belong to friendly societies, or have money in a savings bank, even though they have been relieved by the rates; and (iii) those who by any special misfortune have been unable to provide for their old age. Various modifications of this policy have been suggested; but it must be obvious, after a moment's reflection, that all pension schemes, which are not based on the contributions of the pensioner, are merely out-door relief under another name. What differentiates an annuity from a charitable allowance is the fact that the annuitant has subscribed to the fund from which the annuity is drawn, and 5s. a week subject to meritorious conduct in the past or unavoidable misfortune is just what the aged poor now receive in every union, where any out-door relief is administered, that is to say in 277 out of the 285 unions in England and Wales. Besides, what reason is there for selecting two classes of investment, savings banks and friendly societies, for special reward? There are many other forms of investment, such as house property, in which even the poor invest. But we do not believe that any pension scheme, which is not contributed to by the individual, has any chance of being accepted by the taxpayers of this country, because, if for no other reason, it really offers no advantage over the present system of out-door relief, wisely and humanely administered.

There remain the pension schemes which are based on the contributions of the individual, assisted by the State, which are subdivided into (a) those which are compulsory and (b) those which are voluntary. Canon Blackley proposes that everybody between the ages of eighteen and twenty-one shall be compelled to subscribe such a sum as shall be sufficient to provide him with an old-age pension. With all due deference to Canon Blackley, the details of his scheme are not worth examining, because it is hopelessly impracticable. Labourers, especially in their youth, migrate in these days so easily and so often that any compulsory scheme is impossible on that ground alone, besides being utterly opposed to the habits and prejudices of the nation.

There remains Mr. Chamberlain's scheme of voluntary contribution, assisted by the State and rates, which is the only one worth considering, both from the position of its author and the fact that its cost is estimated at between £300,000 and £500,000 a year. Mr. Chamberlain proposes that a man shall deposit a lump sum of £2 10s. at the age of twenty-five, and pay an annual subscription of 10s. a year for forty years. The State is to add a lump sum of £10 to the £2 10s. and to allow 2½ per cent interest on the two sums and on the subsequent subscriptions, which it is calculated will give the subscriber 5s. a week after the age of sixty-five. There are other proposals in Mr. Chamberlain's scheme, such as co-operation between the friendly societies and the State, by which the latter is to add to the subscriptions made to the former, but we are here only dealing with the principle. Is it does continuous Chamberlain's scheme, involving as it does continuous self-denial from twenty-five to sixty-five, can only be applicable to the aristocracy of labour? It was admitted in evidence that only artisans earning more than 25s. a week would be able to avail themselves of it. But is it not equally plain that Mr. Chamberlain's plan is only to help people out of the public pocket to do what they can, and are doing now, for themselves by means of friendly societies, trade-unions, and savings banks? The advocates of State pensions appear to be impaled upon the horns of this dilemma: that if the pensions are free of contributions they are merely out-door relief; and if they are based on contributions, they are indistinguishable from the annuities which might be secured from friendly societies or other commercial companies, without State aid or supervision. We earnestly hope that the Unionist Government will not disturb the present basis of the Poor-law, and experiment upon the character of our working-class, without duly weighing all the possible consequences.

THE AMERICAN PRESIDENCY.

THERE is something decidedly suggestive in the fact that American newspapers are discussing, with quite a serious air, the question whether the old prejudice against giving any President a third term is not an effete superstition. It is fifteen years since the subject last came up in practical shape. Then the determined effort of the "Stalwart" wing of the Republican party to place General Grant again in nomination, which culminated at the Chicago Convention in an exciting deadlock, divided the whole country into truculent and keenly hostile camps. Nothing since the War had excited deeper feel-ing than this fight over the Third Term principle in 1880. The bitterness aroused by the controversy had, indeed, an unexpectedly tragic outcome. It turned the feeble brain of a poverty-stricken young Chicago lawyer and would-be politician named Guiteau, and impelled him in the course of time to avenge the rejection of Grant by murdering the man who had been preferred to him, the late President Garfield. The shock of this great crime, and the clear relation which it bore to the furious partisan struggle of the previous year, made Americans anxious to forget the whole subject of a Third Term. They ceased talking and thinking about it, by common consent. This general willingness to bury the topic was interpreted at the time as equivalent to a decision that the second re-election of a President was for ever excluded from the possibilities of American politics.

The project has, however, come to life again, in the form of a suggestion that Mr. Cleveland be asked to allow himself to be nominated to succeed himself in It does not appear thus far that any responsible politicians have committed themselves to the idea, or that any organized movement to put it into effect exists. But private citizens are writing to the papers that some-thing of the sort ought to be done, and the Press, as a whole, seem disposed to regard the matter as one worthy of sober discussion on its merits. The weight of opinion is apparently, for the moment at least, against the notion of such an experiment, but the discussion proceeds upon lines wholly different from those of 1880. Then it was General Grant's public character and fitness for civil life, his alleged ambitions, his selection of councillors and lieutenants, and the integrity of his past Administrations, upon which controversy chiefly fastened. The objections to the man were so deep-seated and violent on the one hand, and the personal devotion which he inspired was so heated on the other, that the arguments for and against the principle of a Third Term played a very subordinate part in the debate. This is all changed now. There is a tolerable unanimity of opinion, among people who are not extreme partisans, that Mr. Cleveland is an admirable Chief Executive. In the trying times of the past two years, with financial panics, labour riots, unparalleled business depression, and the most menacing complications of an unsettled currency coming with cumulative force to frighten and dismay the public mind, he has kept a cool head and a clear, resolute will. More than once during this period he has been the object of demonstrations of approval and confidence from the Press and people at large, almost irrespective of party lines, such as hardly any preceding President could have dreamed of receiving. The discussion about inviting him to serve for a third term, so far as it is serious turns upon the assumption that he is popularly recognized to be a better President than any possible successor is likely to prove. That being conceded, either heartily or for sake of argument, the question arises : Is it for or against public policy that the tradition hitherto governing the Presidency should be broken, and this exceptionally fit man be asked to go on serving the nation?

The precedents are uniformly against the idea. Washington set the example at the outset by insisting upon retiring at the expiration of his second term. Of the five other Presidents who served their full second term, Grant was the only one who ventured to hint a desire for a third, and his doing so seemed at the time to have the effect of making the unwritten law more sacredly secure than ever. It should be said, too, that nothing in Mr. Cleveland's career offers any ground for supposing that he has less respect for this unbroken tradition of his office than Jefferson or Madison, Monroe or Jackson.

That the question should be raised, however, and debated with quite academic calm, is interesting rather in its public than its personal aspects. It shows us the United States in the process of a politico-social evolution. The founders of the Republic, whose thoughts Washington expressed when he voluntarily laid down his office at the end of his second term, were more than half afraid of the Presidency. The danger that some powerful and unscrupulous occupant, a successful general, for instance, might be tempted to use its immense powers to make himself Dictator or even King, was always present in their minds. A strong leaven of this old apprehension showed itself so late as Grant's time when the apprenents of his third term conjustions. time, when the opponents of his third-term aspirations openly charged him with planning to turn the Presidency into a military autocracy for life. The conditions seem to have become altered radically, however, during the past fifteen years. No one thinks now of imputing to Mr. Cleveland any sinister designs on the Republic. Even if he were to say that he would serve a third term, if elected, there would be very little talk about the sub-version of democratic institutions. The truth is that with the extraordinary latter-day growth of personal for-tunes in America, and the perhaps even more remarkable expansion and distribution of industrial and commercial wealth, there has risen in the American mind a great yearning for a Government strong enough to secure immunity from panics, and to protect the rate-payers from the vagaries of restless demagogues and dishonest politicians. The tendency to find some one more conspicuously able to do certain things, and trust implicitly, almost reverentially, in his judgment and courage, has become very marked in America. Mr. Pierpont Morgan, for example, rules the opinions and actions of New York financiers with a degree of absolutism unheard of in any European money-centre. Mr. Chauncey Depew has climbed to a position of undisputed authority among American railway men for which the Old World affords no parallel whatever. Some one man gives the law to the whole country in his special domain of wheat, or dressed beef or sugar, of petroleum, or coffee, or barbed wire, and his pre-eminence, which would once have been resented, has come to be accepted and even welcomed by the community. It is in this same spirit that American citizens are turning in their minds toward Mr. Cleveland as the permanent bulwark against the perils of Congressional unrest. They have proved his mettle and his robust common-sense. have seen that he can cow a mutinous Senate, brush aside an obstreperous State Governor, fight out a currency question against his own party, or take an armed mob by the throat, with equal nerve and swift resolution. Why is it necessary to part with such a valuable servant? They put the question to themselves as practical, modern men, and the reply that it is necessary because George Washington held certain views on the subject a century ago does not sound wholly convincing in their ears.

THE FORMOSAN IMBROGLIO.

IT seems possible that a rather curious question may arise out of the recent events in Formosa. The Emperor of China sent a high mandaria to meet an official delegated for the purpose by the Mikado, and the island was transferred to the Japanese with all due formality, last month, at Makung, the chief city of the Pescadores. But the Formosans—whether military, officials, civilians, or all together we do not stay to inquire—declined to be so transferred, set up a nominal republic, and declared a purpose of resisting the change. The Japanese have established a foothold in the north without encountering serious opposition; but the bulk of the Chinese levies are in the south, whither the invaders have not yet made their way. It is the misfortune of Chinese soldiery not to inspire confidence, at their best; and the foreign residents at Anping considered their property, if not their persons, in danger. The senior British naval officer on the spot acquiesced, at first, in this view, so far as to land a guard for their protection. This was aftewards withdrawn, in view of expected fighting between the Japanese and Black Flags, in which it was presumably apprehended that our men might get entangled, and Tainan and its port, Anping, remain unpleasantly exposed. The foreign community protested, fear-

b

to

fo ri ing riot and plunder, but the senior naval officer would go no further than to offer them the hospitality of his ships—which they, however, so far, declined, apprehending, no doubt, that their property would be looted

if they withdrew.

Supposing their apprehensions were realized, whom should we hold responsible for the loss? The Republic is a thing of straw; it has not been recognized, and cannot be held to represent responsibility at all: the Chinese Government has handed over the island to Japan, but has failed to withdraw the garrisons which are the present source of danger: the Japanese have accepted the transfer, but have not yet established their authority. From a strictly legal point of view the Chinese, in order to dégager leur responsabilité, ought to have withdrawn their troops, and if these proved recalcitrant, they should have used force to that end. But that, we may be certain, is a view Peking statesmen would not readily accept. They would argue that their concern with the island was at an end from the moment they had transferred it to Japan. The actual possession of property may, under these circumstances, seem to its owners safer than a contingent indemnity in the bush.

The critical period will be when the Japanese come to attack Tainan, and when a disorganized crowd of Chinese soldiery may have time to play havoc with everybody, in the interval before order can be restored. The city of Tainan, which is large and populous, is situated about two miles inland. In the days of the Dutch occupation, during the seventeenth century, the sea came almost up to its gates; but the port is now two miles off, at Anping, and the intervening space has been filled up with sand. Anping can indeed hardly be called a port, for the ships have to anchor nearly a mile out; so that a landing party attempting to hold Tainan would be practically beyond the support of the ships' guns, and would have to be sufficiently strong to hold its own alone. This is not a position in which a commander would care to trust his men; and the alternative of withdrawal, so far as the city is concerned, is evidently the wiser course. Anping could be more easily held, because the ships' guns could be brought to play. There is a third place, in the vicinity, at which there are more foreign residents than at Anping. Takao, which lies some distance to the south, is built on the banks of a lagoon about one mile broad and six or seven miles long, which is accessible only through a narrow pas-sage inside a reef. The entrance is not easy during the south-west monsoon, which is now blowing, and be-comes impracticable if the monsoon swell to a gale. But there is, at the entrance, a place called Apes' Hill, which might be made the rendezvous in case of emergency, and a landing party with a Maxim gun could hold the approach against a rabble retreating from the North. We are concerned to explain the situation rather than to question the discretion of the naval authorities; and Her Majesty's Government may have obtained satisfactory guarantees that any loss of property will be made good. For residents on the spot, however, living in doubt upon this point, and in constant expectation of chaos, the situation is clearly not pleasant.

FIRST IMPRESSIONS OF PERTH AND COOLGARDIE.

By the EARL OF FINGALL.

THE traveller from Europe who lands at Albany will find himself, after a night's railway journey, in Perth. He cannot do better, if business permits, than break his journey here and spend a few days in the midst of this Australian paradise before he proceeds to the goldfields of Coolgardie. The situation and the climate leave nothing to be desired. A fine English autumn is the best comparison I can think of for the weather. Even when the days are too hot for comfort the nights are always cool. The beautiful Swan river, with its comfortable steam-launches and pleasure boats, is the chief attraction. The view from the top of Mount Eliza is extensive and beautiful. Moreover, from a social point of view, Perth has many attractions. The Weld Club is one of the best institutions of the kind I have met anywhere, and the English stranger, if suitably

introduced, is at once made an honorary member. Then, as for amusements, there are two first-rate race-courses within easy reach, not to mention others that can be visited by train. At present no great amount of money is run for, but one sees good sport, and spends a thoroughly pleasant afternoon. The soil of the race-courses is, of course, sandy in its nature, but there is a good sod very well kept, and the going is good. Polopaper-chases, and boating are also much in evidence, and picnic parties and dinners at charming suburban-

resorts are pleasures of everyday occurrence.

Leaving Perth by train at 3.30 in the afternoon, one reaches Southern Cross about 6 o'clock the following morning. From Southern Cross to Coolgardie the railway is in process of construction, and a portion of it has been actually opened. The contractors say they will have it through by November, though the time fixed in the contract is much later; but as they have taken the contract at a very low price, they will naturally do all' they can to finish the line as soon as possible, so as to recoup themselves for an unprofitable contract by working the line themselves for some months, as their contract permits them to do. The opening of the railway will revolutionize everyday life, and give a lift to business at Coolgardie, the importance of which it is difficult to overestimate. From Southern Cross to Coolgardie the distance is 120 miles, and when I was there, and indeed up to now, the journey had to be made in mail-coaches, which, starting about 8 o'clock in the morning, landed the traveller at Coolgardie about 6 o'clock the following evening. The intervening night is spent in Boorabin, where the traveller can count on finding every comfort and attention. The coaches are the old-fashioned "Cobb's coaches," well known to travellers in Australia, and horses are changed every ten or fifteen miles. The road is only a track, and frightfully cut up. The dust I found to be something appalling: often we could not see the horses. On the other hand, at most of the stopping-places for changing horses, there are well-appointed "pubs," where civility, a good meal, and better liquor than one would expect, may be counted. on. Waggons innumerable, camel trains of fifty camels or so, in charge of a couple of Afghans, and an occasional flock of sheep going up to the Coolgardie butcher, serve to enliven the rather dreary road. The traveller soon learns to value the water-bag—the contents of which, with an admixture of Scotch whisky, are a pleasant necessity rather than a mere luxury. The water-bag, it may be explained, is a bag of coarse canvas filled with. water. The rapid evaporation keeps the water as cold almost as if it were iced, and the bag is easily stowed away, and is, of course, free from danger of breakage, a great thing on a rough journey. The special messenger on his bicycle is another feature of the road. He often makes wonderful time, but since the telegraph was carried to Coolgardie, the messengers find business further afield, in the more distant offshoots of Coolgardie, such as the Menzies district, &c. Indeed, the bicycle is already being used largely to visit and examine reported "finds." Now and again one passes the skeletons of horses and camels, and more often of The poison-plant is the generally assigned cause of death; and a leading sheep importer informed me that from this cause alone his average loss upon the road was about 25 per cent.

Arrived at Coolgardie, my first thought was one probably shared by almost every other visitor: "How on earth was this city (it deserves the name) hauled across those dreary and desert miles, and how on earth canthey bring up all that is required by the numerous and increasing population of the city and the surrounding country?" One ceases to think £15 per ton, the average price of cartage, excessive, and one becomes reconciled to champagne at twenty-five shillings a bottle. It is well to choose your hotel beforehand, on the advice of some friend in Perth, and to engage your room by telegraph. If this be not done, you may not improbably have to put up with a billiard-table for bed, or have to "camp" on the floor; for though there are excellent and roomy hotels, they are always full. Besides the hotels, which have sprung up in great numbers of late, there are many shops and business premises worthy of a European capital. There is a theatre, with really excellent performances, and a skating rink; subscription

dances are always going on, and that well-known exponent of his art, Mr. Pierce, has started an athletic club where boxing and similar amusements are carried on under his capable management. The Club and the Stock Exchange are important features; but what will probably most impress the European visitor is what I must call colonial bar life. The bar is a far more important concomitant of colonial life than of life in England. The hospitality of the average mining man is of the heartiest description, and every introduction to new acquaintances has to be celebrated by a drink; and drink you must, whether or not you are able, if you were Caine himself. The leading residents are equally hospitable, and a visitor from England is received with the utmost kindness by the genial owners of houses, which are popularly and appropriately known by such titles as "Whisky Cottage," or "The House that Jack built." Suppers and convivial games are features of the place, and on Sunday afternoons cricket and football are very

popular. The morning after his arrival the visitor will do well to go to Mr. Pells's livery stable, where he can depend on getting a good buggy and pair of horses. The price may possibly astonish him, but a little calculation will show him that it is not excessive. Horses in Coolgardie are cheap, but their keep is extremely dear, having all to be imported. You can buy a good hack for £20 or less, but the livery will cost you about 15s. a night. Accordingly, you need not grumble at paying £3 for a buggy and pair of horses, feeding the horses yourself. Average Australians, as far as I could see, take little care of their horses. Sore necks on waggon horses were the rule, not the exception; but I am glad to say an improvement has begun. But the mines, of course, are what every one comes to see. The first mine you very pro-bably meet is Bayley's Reward, and if so you will come away charmed by the courtesy of its manager, Captain Matthews. Then you will visit the Big Blow, Burbanks, &c., and you may even get as far as the Londonderry. An intelligent examination of the evidence afforded by the mines themselves will probably convince any impartial observer that prospects are excellent, and that Coolgardie is fast becoming one of the principal gold-mining centres of the world. Among the centres at some distance from Coolgardie that are highly spoken of are Hannan's, the White Feather, Black Flag, Menzies, and Dunnsville. I had no time myself this year to visit any of these except the last-named. The "Great Boulder" is unquestionably "the" mine at present, and every one agrees in its praise, while the reefs at Menzies appear to be of great extent and value. Of course the notion of ten-ounce reefs that I, in common with others, entertained a year ago, is now out of favour. We have ceased to attach much importance to "specimens" and "pockets, and look for good permanent reefs of one or two ounce stuff. The mining industry at Coolgardie is as yet in its infancy, and though a lot of development work has been done, there is still very little machinery actually erected, though there is some in process of erection and much upon the road. After rain the roads become heavy, and machinery is often stuck up for a considerable time. Of course, as soon as the railway is open all this will be changed. At present the price of bringing up machinery is really prohibitive. Meantime there is plenty of development work for miners at about £4 a week, and in this and "dry blowing" (i.e. winnowing the earth for small particles of gold) Coolgardie finds occupation for thousands. A very large proportion of the population, I was surprised to find, were Irish or of Irish descent.

The chief difficulty, that of obtaining sufficient water, is fast disappearing. This year there have been abundant rains, and when I left the tanks and dams were full, and the road knee-deep in mud, and the condensers along the route mostly deserted. Furthermore, it has been found that in most places, at a depth of a hundred feet, there is a supply of salt-water to be got. The water difficulty is still a difficulty certainly, but if the gold be found in sufficient quantities it is no insurmountable obstacle. The sinking of artesian wells is much talked of, and is, I believe, actually being tried, but opinions differ as to the probable result. It must, however, be remembered, that failure was generally prophesied for the now very successful artesian wells sunk in other parts of Australia. At present, condensers supply the

drinking water, which is somewhat tasteless. Excellent aerated water, however, is now being made in Coolgardie. With the railway almost completed, the water difficulty gradually disappearing, and a plentiful supply of standing timber for mining and other purposes, the future of the Coolgardie goldfields is decidedly bright. The French and Germans are well represented there, and two of the ablest experts on the spot belong to these nationalities. The French purchasers are by no means the infatuated victims of "gold fever," as many Englishmen suppose. Their connection with the gold-mines is eminently sane and business-like. Dr. Simon, for instance, the representative of a powerful French syndicate, was admittedly one of the most competent buyers of properties in Coolgardie when I was there, and one who is not at all likely to be imposed upon by specious appearances, or carried away by the richness of specimens or pockets.

SOUTHWARD HO!

HERR BORCHGREVINK ON HIS TRIP TO THE ANTARCTIC.

STARTED for the Antarctic regions at the beginning I of last summer, which is to say, in the month of September, for you must remember that everything is upside down at Melbourne. My trip took six months, at the end of a spell of eight years in Australia. It was not conducted with all the comfort and luxury with which the new explorer is in the habit of fitting himself out. In fact, it was as much as I could do to obtain permission to go at all, and I was forced to accept any and every condition. It will be remembered that Sir James Ross, when he visited those regions in 1841, reported the existence there of black whales. These are worth two or three thousand pounds each, whereas the ordinary whale is rarely worth more than £450, and sometimes a good deal less. The ship I went with was sent out to verify this report and, though we did not find what we went out to seek, we made many other discoveries of interest and promise which should encourage the fitting out of a regular expedition. Various scientific men had talked of joining this expedition, but on inquiry they found the accommodation would be a great deal too rough for them. When I first made my overtures, I was told that the only way would be for me to go before the mast. My impression is that there was no very great anxiety on the part of the captain to take a scientific man at all. However, I was not to be deterred by the prospect of hardship, and I made up my mind to go at all hazards. Everybody advised me not to do so, and all my friends thought me mad. Some very well-informed people were of opinion that we should not reach Victorialand at all, or have any opportunity for scientific observation. Indeed the difficulties were very great, and I consider it extremely

remarkable that we ever came back to tell the tale.

Well, we went South. We encountered heavy snowsqualls, and beheld an Aurora Australis of exceptionally dazzling brilliancy. An accident to our propellers compelled us to return northward after we had reached latitude 59° and we put in to Port Chalmers. many of our crew ran away, partly because they had dreamed dreadful things about the fate of our old ship. The crew had originally consisted of twenty-five men, mostly Norwegians, but including a Pole and two Maoris. We left Port Chalmers short of men. Then we made our way south again and entered the ice-pack, where we remained for thirty-eight days in continual danger of being crushed. This would have been spared us had we followed Sir John Ross's track along the warm current, as we ought to have done. Sir John Ross penetrated to latitude 78°, but we only went as far as latitude 74° 5′. Both for commercial and scientific reasons we ought to have persevered. Of course, it was not the business of a whaling captain to be influenced by scientific considerations, but the owner of the ship has since agreed with me that even our commercial objects made it our duty to go on. As it was, we saw nothing of the famous black whales, and we might easily have found them further on. We sighted a number of big blue whales, but they sink when shot, and have to be taken with special appliances which we had not with us. However, we must console our-

lu

F

lin

of

eve

pas

foo Eng selves with having found guano beds and other things which will assuredly repay further investigation. Sir John Ross landed on Possession Island, but I am

the first man who ever put foot upon the great Antarctic continent. On going on shore, which we did at my suggestion, all wanted to be the first to land. Being in a subordinate position, I was placed in the boat to pull. The intention of this was to prevent my having a chance of landing first, but when we reached shallow water, I surprised them all by jumping out of the boat and wading in. In spite of their disappointment they could not but laugh over what I had done. This continent can be reached in a fortnight from Australia. It consists of eight millions of square miles, or about double the whole of Europe, and it seems to me most remarkable that so vast, important, and accessible a district should not already have been explored. There is a theory that a new human race may be found there and, though I have seen no indications to support it, I am bound to say that the district would be just as favourable for human habitation as many parts of Greenland. I discovered vegetation in those regions which has never been discovered before, and I expect to find new species of animals. My grounds for this expectation are derived from the behaviour of the seals. When they are in peaceful possession of a district, and have never had anything to fear from any other creature, they do not let themselves be disturbed by the approach of a ship or human being. A seal will then gaze drowsily at you from his coign of vantage on an ice-floe. But when he is in constant dread of some stronger enemy, he darts away directly he sees anything strange. This is what the seals did on the Antarctic continent. Moreover, some of the seals bore marks of scratches on their backs. This, I think, would not have been the case if they had been merely fighting among themselves, for then the marks would have been on their necks and

The New South Wales Government is disposed to vote me £3000 towards an Antarctic expedition, and I could do the whole thing for £15,000. Norway takes a keen do the whole thing for £15,000. Norway takes a keen interest in my scheme, but I think that England ought to do it. I am half an Englishman, and am proud of my connection with your country. My main object will be to reach the South Magnetic Pole. Sir James Ross was the first to reach the North Magnetic Pole, but the other can only be reached by the use of snow-shoes, such as took Nansen across Greenland, and such as I have been accustomed to use all my life. The taking of observaaccustomed to use all my life. The taking of observa-tions at the magnetic poles is of supreme importance for

purposes of navigation.

THE SACRED CITY OF AMBOHIMANGA.

M ANY persons, and especially those who had resided the longest time in Madagascar, expected the Hovas to offer, if not an effective, at least a stubborn resistance to the invaders. And it is still believed by some that they will make a final stand at Ambohimanga—"hill beautiful" (or "blue," for the word seems to have both meanings)—the ancient capital and sacred city of Imérina, which is situated at a distance of about tracks will be from Automorphism the present capital capital. twelve miles from Antananarivo, the present capital, with which it is connected by the only semblance of a road that exists in the island.

From a military point of view Ambohimanga is absolutely untenable, as it is commanded, at close range, by a line of hills-a defect it shares with Antananarivo. From the political standpoint, too, it would be a fatal blunder were the Queen and Court to leave the capital to the mercy of the French. Nothing but sentimental feelings, or the remains of pagan superstitions, can possibly induce the Hova rulers to throw themselves into the second city as a least recent

into the sacred city as a last resort.

In fact, it is much more probable that, before these lines are printed, the news will have been received of their capitulation to the French Commander. But even then the fate of Ambohimanga cannot fail to be of interest to any one who has acquaintance with the past history of Madagascar. Notwithstanding its propinquity to the capital, it has never been profaned by the footstep of a "Vazaha" (foreigner), whether of French, English, or of other nationality. Even to this day it takes official precedence of Antananarivo, since it was from

thence that the famous founder of the Hova Dynasty, Andrianimpoinimérina, set out upon those glorious campaigns whereby he united into one kingdom the petty pagins whereby he united into one kingdom the perty provinces of Imérina, from which he derived the last four syllables of his lengthy nomenclature. There also the great King was entombed, after he had "turned his royal back," as the euphemism runs. The old persecuting Queen, Ranavalona I., resorted thither for the purpose of praying to the spirits of her ancestors; and it was from thence she issued her cruel edicts against the professors of Christianity. It was there, too, that the famous idol "Fantaka" was jealously guarded. And even the first Queen-wife of the present Prime Minister went there every year and sacrificed at the tombs.

In fact, I have often heard it whispered that the

mysterious annual visits, which up to the present day have been de rigueur on the part of the Queen, Prime Minister, and their immense entourage, were connected with some sort of idol or fetish worship. bound to say that this has always been stoutly denied

by the missionaries.

However this may be, there can be no doubt that the Court did not adjourn, at about the end of every November, just after the "Fandroana" or "Queen's Bath," to this uncomfortable locality, without some reason of a sentimental and superstitious nature, even if it was only to pay proper respect, but not to address prayers, to the spirits of their ancestors. This was expected of them by the people, and especially by the ultra-conservative clique. And knowing how tenacious the Hovas are, even now, of the minutest details of their ancient customs and superstitions, it is not difficult to appreciate the enormous sensation which must have been produced upon the minds of the people of Imerina when the Queen and Court embraced Christianity and abjured idol-worship, and when the favourite fetish "Fantaka," who proved to be only a little doll, covered with common cloth, was thrown into the flames and destroyed.

When we remember this remarkable concession to liberal views, without ignoring the religious awakening whichitsignified, and bearing also in mind the warm attachment which has since existed between many "Vazahas" and Hovas, including amongst the latter the Queen herself, it is not a little surprising that during all these years not a single European has ever been able to enter

Ambohimanga.

Without attributing an iconoclastic spirit to the French Commander, it is probable that reasons of policy will induce him to make an early visit to this pretty and romantic spot. Nothing will have a more marked effect upon the public mind, as it will conclusively show the Malagasy people that the prestige of "Fantaka" has for ever departed, and that, as regards the "Vazaha," Ambohimanga, the beautiful blue hill, is no longer a sacred city. FRANCIS C. MAUDE.

CHITRAL, ITS PROBABLE COST-IN MONEY AND REPUTATION.

N Thursday last Mr. Arthur Balfour, in answer to Sir W. Harcourt, stated to the House of Commons the principal grounds upon which it had been decided to reverse the orders of the late Government with regard to Chitral. I learned the decision with pain, and must express my deep regret that the Government should so hastily have reversed the policy of their predecessors, and that they should have done so without previously informing, far less consulting, the House of Commons. Is this not a matter of imperial importance? And what becomes of that doctrine of continuity in foreign affairs so pointedly and so approvingly referred to by the Mover of the Address a few days before? Also, if it was not thought necessary to ascertain the views of the House of Commons, is it not advisable to consider the feelings of the people of India with regard to this "forward" policy? Their interests are more vitally affected than ours by these military adventures, and moreover they will have to pay the bill. If the Government will take the trouble to inquire I think they will find that Indian public opinion is solid against this policy of aggression, which has borne bitter fruit for India in the past, and will do the same in the future. And when we consider the arguments put forward by Mr. Balfour for

embarking upon these hazardous enterprises, we do not find that they are of a convincing kind; nor do they seem to be based on any high or broad grounds of political justice or experience. The reasons he gives are twofold. First, he considers that the retention of Chitral will maintain, and even increase, our prestige. He says it would be "a serious blow to our prestige if, having once gone to these territories, we were to abandon them," and that our withdrawal would teach a lesson to the tribesmen "which in the future may make them very reluctant to depend upon the British throne.' His second reason is that to advance our frontier some 200 miles into these mountainous wilds will cost us little or nothing, and that it will not involve an increase either in the Indian army or in Indian taxation. To both these propositions I demur most emphatically, Surely a good reason for withdrawing is to be found in the fact that we promised to do so; that our good faith is pledged to withdraw as soon as the special objects of the expedition are accomplished. The following are the assurances contained in the Proclamation put forth by the Viceroy, as Her Majesty's representative, in order to induce the tribes to allow the British troops to enter into a pass through their territories: "The sole object of the Government of India is to put an end to the present and prevent any future unlawful aggression on Chitral territory, and as soon as this object has been attained the force will be withdrawn. The Government of India have no intention of permanently occupying any terri-tories through which Umra Khan's misconduct may now force them to pass, or of interference with the independence of the tribes." Surely this is a declaration incompatible with permanent retention of these territories? I maintain that a serious blow will be struck at our good name and reputation, if we do not withdraw. I have served the Indian Government for about a quarter of a century, a great part of the time in the political department, and I assert that our sheet-anchor, by which we hold India, is our reputation for good faith, for scrupulous fulfilment of our pledges. a blow be struck at this reputation we may indeed be wounded to the death. Viewed even in the light of the most temporary expediency the doctrine of "vestigia nulla retrorsum," laid down by Mr. Balfour, is a most fatal one. For we already inspire fear and suspicion in the minds of all our weaker neighbours, who watch our movements with the feelings of the rabbit towards the boa constrictor in the Zoological Gardens. But a new terror will be added to our border forays when it goes forth to the world that whenever we trespass on our neighbour's lands we intend that trespass to be permanent. The tribesmen will be most ready to depend upon the British throne if they believe that the promises emanating thence will be faithfully kept.

Then as regards the second reason, the financial one. "We are told that the cost of these enterprises will be something quite small; that there will be no addition to the army, and no addition to the taxation. Mr. Balfour tells us that he has received "most reassuring information" from the Government of India on this head, and he is quite satisfied. This is being quite too confiding. I should have been very much surprised if under the circumstances this reassuring information had not been forthcoming. Does the right honourable gentleman not recollect the circumstances attending the estimates for the last Afghan War? In December 1877 Parliament was called together to give its sanction to the invasion of Afghanistan, and the House of Commons was then (officially) informed that India could well bear the cost of the expedition as she had a surplus of 13 millions, and the expenses would not exceed that amount. This was most reassuring information, and the sanction was accordingly obtained; but unfortunately ten days later it was ascertained (also officially) that the supposed surplus was a myth: there was in fact a large deficit; and instead of costing 13 millions that Afghan War cost twenty-one millions. Then the Abyssinian War: Mr. Disraeli assured the House of Commons that it would not cost more than three millions, but ten millions were actually spent. And to come to more recent times, the right honourable gentleman will remember the expectations held out by the Government of India of financial profit (ruby mines, and what not) from the

annexation of Upper Burma. What has been the result? I have now before me the figures showing the cost of Upper Burma since its annexation. in 1886-7, the year of the conquest, was Rx 2,068,700; and instead of any financial profit arising, the average net cost for the last eight years has been over 11 millions per annum. In 1890-91 the net cost was brought down to Rx 1,082,900, but in the Budget estimate for 1893-4 it had again risen to Rx 1,242,400, so that the dividends from this desirable investment cannot yet be said to be in sight. Nor is there any reason to believe that the Government of India have mended their ways in the most recent times. In the Budget this year they made a provision of Rx 150,000 for the expenses of the Chitral expedition. Now it has been roughly calculated that in such expeditions the cost will eventually not be less than Rx I per fighting man per diem; so that the amount entered in the Budget barely sufficed for ten days of an expedition of 14,000 men. Already it is admitted that 11 millions have been spent, that is ten times the amount provided, and doubtless in the end there will be a far larger bill to pay. That bill will for will be a far larger bill to pay. That bill will for the most part have to be paid by the unfortunate and starved Indian ryot. Last Monday I tried to put in a word on his behalf in the House of Commons, but was promptly closured by Her Majesty's Government. A small portion of the expense may, through the Cotton Duties, perhaps fall upon Lan-I trust therefore that Lancashire representatives, on whichever side of the House they may sit, will take this matter to heart. Sir Auckland Colvin, late Indian Finance Minister, has declared that unless this increasing military expenditure is stopped there are for India only three alternatives: Taxation must be increased, or the British taxpayer must contribute, or India must declare herself bankrupt. If additional taxation is to be imposed the only practical means is by an increase in the import duties, and 10 per cent instead of 5 per cent will be the least required to fill the yawning gulf. If through all this expenditure any benefit was to arise either to India or to this country, there would be some excuse for the extravagance; but this forward policy, this embarking in wild enterprises beyond our natural frontier, this abandonment of Lord Lawrence's wise and humane policy, is purely mischievous, and leading to our ruin. It is not a policy of safety but of danger. And it cannot be too often repeated that our only safe policy is that which has for its basis a full treasury, friendly neighbours beyond the frontier, and a contented people throughout India.

W. WEDDERBURN.

A RARE ANTELOPE.

TWO animals—the true quagga (Equus quagga) and the blaauwbok, or Leucophœus—have already clean vanished from the great hunting grounds of Southern Africa; the bontebok, a very singular and interesting antelope, seems destined to be the next to depart. In the catalogue of the vanishing African fauna, which a few years hence will, we fear, be a pretty considerable one, the blaauwbok stands far away at the top. This antelope, a near but somewhat smaller relative of the great roan antelope, had always a very restricted habitat in the Swellendam division of Cape Colony—where, curiously enough, the bontebok still survives—and became extinct at the close of the last century.

The quagga (not to be confounded with Burchell's zebra, also loosely but wrongfully called "quagga" by Boers, up-country hunters, and some few travellers), which, forty or fifty years ago, was still found on the northern plains of Cape Colony, and thronged the rolling flats of the Orange Free State in immense herds, was ruthlessly shot by Boer skin-hunters, and finally became extinct towards 1870 or a little later. Many other South African species, which in the middle of this century and much later were to be seen blackening the veldt in immense battalions, are rapidly approaching complete extermination. Of these the white-tailed gnu (black wildebeest) and the blesbok are getting perilously scarce, while the bontebok may be described as on the verge of extinction. The bontebok (Alcelaphus pygargus), or pied antelope, of the Cape Dutch, in addition to the melancholy interest which attaches to it as a nearly

extinct creature, is in itself a very remarkable antelope. It resembles very strongly its near relative, the curious blesbok—or blaze-faced antelope—but is bigger, and more pronounced in its peculiarities. Ranging in height from 3 feet 6 inches to 4 feet at the withers, the bontebok first attracts the eye by the singularity of its colouring, the downward slope of the hind quarters, the pronounced hump, and somewhat heavy, ungainly shape. The general body-colouring is of a dark purplish brown, having a bluish lilac bloom upon the back, almost as if the hair had been glazed. The face and forehead, the belly, legs, and a large patch upon the rump are snow-white; and contrasting, as they do, very oddly with the dark-brown coat, give to the animal that strange piebald appearance upon which the old-time Boers at once fastened for this antelope's earliest name, a name that has been associated with it for two hundred years. The horns are about 15 inches long, annulated, and somewhat lyrate in shape.

At the present time the bontebok, which could be counted sixty years ago by scores upon scores of thousands, has dwindled to one small herd, which has long been preserved on an estate known as Zoetendal's Vley, near Cape Agulhas, in the south of Cape Colony. There are no living specimens in Europe; if, therefore, the enterprising naturalist desires to see the antelope in the flesh he must travel far. The Hon. Walter Rothschild, an ardent collector, has quite recently procured from this troop the complete skin of an excellent specimen, which has been set up and now decorates his museum at Tring. The specimen in the Natural History Museum is an old and not very distinguished one, and Mr. Rothschild's Tring specimen is by far the finest now in Europe. But it is to be noted that, as in the case of the blesbok, its allied species, the wonderful colouring and most singular glaze-like bloom of the coat fades a good deal after death. Few antelopes' skins, indeed, retain in the stuffed condition the sheen and brilliancy that they exhibit in life. This remark applies with even more force to the

skins of many notable birds of plumage. In the days of its pride, the bontebok flourished in extraordinary profusion even so far south in Cape Colony as Swellendam, close to the shores of the Indian Ocean. Le Vaillant and other travellers of the last century speak of its abundance, and John Barrow, secretary to Earl Macartney, first English Governor of the Cape-a most reliable authority-mentions that these antelopes had formerly been as plentiful in Swellendam as springboks upon the Karroo, a very sufficient evidence of their But even in Barrow's time (1797) the vast numbers. bontebok was becoming much scarcer in this southern habitat, a fact not very surprising when one considers its proximity to Cape Town. Upon the northern plains just south of the Orange River, in the neighbourhood of the present town of Hanover, Barrow found this antelope in immense numbers. The bontebok flourished here in great plenty for many years later, despite the advancing rush of Dutch hunters. Even so lately as 1851, a friend of the writer remembered some seventeen or eighteen still remaining on the Bontebok Flats, north of Queenstown, the last remnant of those illimitable herds that once pied the great Karroo plains south of the Orange

When the emigrant Dutch farmers quitted Cape Colony and crossed the Orange River, they found, in the country now called the Orange Free State, the bontebok pasturing upon the plains in still greater plenty. company with blesboks, springboks, white-tailed gnu, quagga, and ostriches, they literally darkened the face of the land. Their numbers seemed as inexhaustible as the sands of the seashore; yet between 1840 and 1870 the skin-hunting Boers wrought their downfall. believed that not a single bontebok is now to be found in the Orange Free State, or indeed anywhere north of the Orange River. The little band spoken of as still existing near Cape Agulhas, has, thanks to the care of the families of Van Breda and Van der Byl, been preserved there religiously since 1830. Butin-and-in-breeding from one stock is seldom successful in the long run, and it may be doubted whether the last remnant of this once so prolific species can long survive. All praise to the Dutch gentlemen who in a land of extermination have so long warded off the extinction of this interesting antelope.

As with so many other of the South African fauna, the habitat of the bontebok was singularly and capriciously restricted. Its range never seems to have extended north of the Vaal River. Cornwallis Harris, on his journey south from the interior, speaks of arriving sud-denly in the country frequented by this antelope. "The number of wild animals congregated," he says, "almost realized fable, the roads made by their incessant tramp resembling so many well-travelled highways. At every step incredible herds of bontebucks, blesbucks, and springbucks, with troops of gnus and squadrons of the common or stripeless quagga, were performing their complicated evolutions." This was in 1837. Alas, how changed are now the bare plains of the Orange Free State! An old hunter once described to the present writer the singular appearance of a great troop of bontebok in motion. Like the blesbok, they always ran upwind with their heads carried very low down. Their dense battalions presented the appearance of a vast mass of heaving purplish-brown, flecked here and there with white. The Zoological Society seems only once to have exhibited specimens of these antelopes-a pair of females, acquired as far back as 1871. The bontebok will probably never again be seen alive in Europe.

LIFE INSURANCE AS AN INVESTMENT.-XIV.

"TWENTY PER CENT" EXPENSES.

WHEN Mr. Micawber went to Canterbury, he stated that he did so because something that he wanted would probably turn up in a "cathedral town. cannot, however, recommend any one to try Norwich for a similar reason if he should be seeking an insurance The Norwich Union Life Insurance Society investment. was established nearly ninety years ago and long re-mained a respected and respectable institution connected with the East Anglian family of Bignold. It took but little part in the internecine conflicts of other offices; and if its methods of business were somewhat slow, they were at all events prudent and honest. Under its present management, the office has certainly freed itself from the reproach of slowness; but whether it can claim to have advanced in other respects is more questionable. Indeed, the advantage which the English policyholders are likely to gain from a hunt for new members all over Europe, and even in South Africa, is not at all obvious, and we imagine that it would be difficult to justify the maintenance of no fewer than five expensive branches in London alone; although, of course, the increase of business thus gained helps to send up the salaries of the staff and the fees of the directors. Upwards of 20 per cent of the premium income of this Society is now being appropriated for management expenses and commission, a state of affairs which is laughably inconsistent with the boast of "rigideconomy" to be found in the prospectus. Nevertheless, the effects of the cautious system of management formerly followed have not yet disappeared, and the last bonus on wholelife policies was a fairly good one, although not by any means so good as might reasonably be inferred from the That document, which nowhere errs on the side of modesty, states, truly enough, that the bonus in-1891 exceeded 2 per cent per annum for new insurances; but it culpably omits to point out that the bonuses are calculated on the decreasing system. According to this system, which has been abandoned nowadays by all the best offices, a whole-life policy for £1000 effected at the age of thirty would receive the following additions (on the basis of the 1891 bonus):

	Duratio	n of Policy.			
5 years.	10 years.	25 years.	so years.		
L IOO or 2 per cent per annum.	£ s. 90 10	£ s. 82 10	L s. 74 10 or barely 14 per cent per annum.		

The actuary chooses for an example a policy held by a man whose age at entry was fifty-two, and in this case he is able to show an average bonus of 2 per cent per annum over a period of sixteen years. If he had selected a policy effected at the age of thirty that had been twenty years in force (surely a fairer age for an example), he would have had to show bonuses averaging less than $1\frac{1}{2}$ per cent per annum. This sort of juggling with examples seems to us but indifferent honest.

The Society has only recently commenced to issue with-profit endowment insurances, and no bonuses have as yet been declared on them; but the actuary informs us that the rates of premium are "calculated to provide bonuses equal in cash value to those declared upon the whole-life tables." Using the same table as that adopted in the office valuation, we have arrived at the following results in the case of an endowment insurance for £1000, effected at the age of thirty and payable at fifty or previous death:

	Total of Sum			
5 years. 10 years.		15 years.	20 years.	Assured and Bonuses,
£ s. d. 61 3 6	£ s. d. 52 16 8	£ s. d. 45 14 6	£ s. d. 38 15 2	£

Now, the annual premium is £48 5s., which in twenty years would produce £1263 if accumulated at $2\frac{1}{2}$ per cent compound interest. Therefore the insurer would lose £65 as compared with a $2\frac{1}{2}$ per cent investment; and, as we have seen in former articles, there are several offices which offer much better prospects than this to their members. We are inclined to think, too, that future bonuses will be none the better for the Swiss, Italian, and South African members who have lately been enrolled.

There is one other very remarkable circumstance in connection with this Society. In 1893 the new business amounted to £1,402,300, bearing new premiums to the extent of £59,698. In 1894 the new premiums were £59,587. Yet the whole premium income only shows an increase of £2332 on that for 1893! One cannot help wondering what has become of the other £57,000 of premiums. The reassurances are not large, and the claims, which amounted to £181,423 in 1893 and £186,540 in 1894, are quite insufficient to account for so heavy a drop. If the office were less respectable, one might be tempted to suggest that a new system of book-keeping had been introduced under which some of the premiums were entered net—that is to say, less expenses. Such a system would readily remove any difficulty as to the increasing ratio of expenses to income; but we refuse to entertain seriously the idea that the Norwich Union office has been guilty of so scandalous a piece of deceit. We must fall back upon the alternative hypothesis that the

A life insurance office must be very bad indeed if a worse one cannot be found to compare with it. The Scottish Imperial Insurance Company presents even less attraction to an investor than the Norwich Union. The expenses are just over 21 per cent of the premium income; and here are the results to be expected, on the basis of the last bonus, from an endowment insurance

policyholders are not invariably well pleased with their bargains, and that a very large number of policies are

consequently suffered to lapse.

Entry. pay	Age when payable.	Annual Premium.			Premiums accumulated at 2½ per cent compound interest.	Policy and Bonus at Maturity.	Loss as compared with a 21 per cent investment
	50	£ 66		d. 4	£ 1225	1075	£ 150
35 35 25	50 60 60		19	10	1399 1536	1125	274 361

Policyholders of the Company are scarcely sufficiently consoled for these miserably poor results by the fine view over a considerable portion of the assets which is to be obtained at any time by strolling up Sauchiehall Street, Glasgow. But we can imagine that it supplies an important chapter to the philosophy of the manager.

THE REV. S. BARING-GOULD, MUSICAL HISTORIAN.

FEW hours ago I chanced on the open page of a volume lying amidst a heap of "music for review, and with mild wonder read that, under the Puritan tyranny of Cromwell, "no Act of Parliament could restrain the mother from singing to her babe, the milkmaid from warbling under the cow." Entranced by this gem of prose-poetry I have devoted a tedious afternoon to a careful study of the volume in whose depths it lay hidden; and the result of that study is an unlimited admiration for the Rev. S. Baring-Gould, editor of the volume, and a considerable curiosity as to the length of his working-day. His publishers inform the world that he "has been engaged for ten years"—mark, for ten years only—"in collecting the Folk-Music of the English people, and in the study of English Printed and Engraved Music"; and the gigantic firstfruits of his labour, the opening volume of "English Minstrelsie, A National Monument of English Song," to be "issued in Eight Volumes," "Rich Cloth Gilt, Gilt Edges, at ros. each: Orders accepted only for the entire Work," imply a degree of industry that would still be incredible if Mr. Baring-Gould had done nothing else while his ten years' task was in progress, and is doubly astound-ing when we remember the numerous other channels into which, as all the world knows, his energies have flowed at the same time. "English Minstrelsie" is indeed a masterpiece, the like of which, I venture to say, exists nowhere. It is difficult to decide which is most amazing, the historical introduction, the editor's notes on the songs, or the shape in which most of the songs are presented. The boundless bumptiousness of the prospectus may fairly be described as unique. We are told concerning the late William Chappell's "Popular Music of the Olden Time"—a really valuable work, sadly marred by the defiling hand of the late Macfarren -that it "is a monument erected over the corpses of dead melodies, which, indeed, it enshrines and preserves. It in no way represents the living music of the English nation." "The living music of the English nation," it appears, exists in "English Minstrelsie" alone; "the melodies carefully revised," the "symphonies and melodies carefully revised," the "symphonies and accompaniments... such as shall be found to invest the inherent charm of the Songs of England with a musical beauty unattained," while the words "where in the original they have been in any way objectionable... have been altered." Now, "English Minstrelsie" "professes to be a compendium of the best English Songs, that here setted the west and there of the standard have a standard the standard th that have stood the wear and tear of time, and have become rooted in the affections of the people"; and the first thing one notes is that these popular songs, which we might naturally expect to hear sung everywhere, take ten years to collect. Secondly, "rooted" though they be "in the affections of the people," the melodies are not fit to print until they are "carefully revised," and "it is unhappily true that some of the finest Old English Airs are found associated with undesirable words." And, observe, that these English airs, for all the "freshness and sweetness" of which Mr. Baring-Gould gushes with neither sweetness nor freshness, have in some cases "been arranged as Duets," or "as Solos or Duets, with Chorus in four parts." And I might add that the accompaniments are characterized by a free use of luscious modern harmonies, which, so used, are almost loathsome, and by numerous patches of Academical counterpoint and imitation, which are always senselessly barren; while the "careful revision" has apparently taken the form of reckless corruption. A Mr. W. H. Hopkinson, A.R.C.O., is the most particular sinner amongst the revisers. Roger North remarked of old that if one man drove a nail into a wall, and a dozen men looked on, every one of the dozen would think that if he took the hammer he could drive the nail better. Figuratively, Mr. Hopkinson has got possession of the hammer; he has even taken it from the impotent fingers of our great Purcell, and has not shrunk from driving his nails afresh for him; he has even published his shame by printing over Purcell's most splendid songs, "Arranged by W. H. H......"

Unfortunately it is impossible to quote examples of the desecration wrought by Mr. Hopkinson; but I can quote some of Mr. Baring-Gould's history, and thus

show the spirit in which the whole volume has been manufactured. Speaking of one of the finest English periods he says: "Musical art was mechanical; there was no reason whatever why a man with a mathematical head should not compose a masterpiece, when he had grasped the fundamental laws of counterpoint, even though he could not tell by ear one tune from another. One of the results of this fashion (sic) was that the musicians of the period were paralyzed in all that concerned melody. There is hardly an instance to be discovered among their works of a composition built on an original theme; they felt about and laid hold of such airs, and scraps of airs, as were ready to hand, and built these into their fabric." Here we have Mr. Baring-Gould posing as an authority on musical history, and absolutely ignorant, in the first place, that the musical art of the sixteenth century was no more mechanical than the musical art of to-day, though the mechanism was different and more obvious to the inexperienced eye of a musical clergyman; and, secondly, that all the earlier composers took their themes from a common stock and, far from being "paralyzed in all that concerned melody," wove endless wonderful melodies round these borrowed themes. Mr. Baring-Gould will perhaps some day write a history of the earlier painters and announce to an astonished world the fact that "there is hardly an instance to be discovered among their works" of a painting based on an original subject, that all these "mathematical" painters, when they "had grasped the fundamental laws of" painting, produced masterpieces "even though they painting, produced masterpieces "even though they could not tell by 'eye' one 'colour' from another," and selected Madonnas and saints because they lacked invention to create original subjects. That Mr. Baring-Gould should abandon music and take up painting seems to me a consummation devoutly to be wished. I dare not say it would be a good thing for painting, but it certainly would not be a bad thing for music. The feminine portion of the country clergyman's household is apt to pin its faith in musical matters to the musical clergyman; and surely nothing but harm can ensue from its puzzling its brains over such conundrums as this: "The first composer of the new school was Purcell, a musical genius of the highest order; and he exhibited his genius by the creation of splendid melodies. Unhappily in many instances he yielded to the corrupt taste of the times, in sacrificing melody to supposed exigencies of the text." That Purcell followed the custom of the times in sacrificing the grammar and sense of the text to the exigencies of melody might be admitted; but what on earth does Mr. Baring-Gould mean by "sacrificing melody to supposed exigencies of text"? unless indeed the does mean-following the silly criticism of the late eminent Hullah, who was an even worse musical critic than he was a musician-that Purcell indulged overmuch in "word-painting," in making the melody descend in setting the words "they that go down to the sea," ascend at "carried up to the heavens," and so forth. In fact, I cannot resist the conviction that Mr. Baring-Gould has taken his musical history, and, alas! his musical criticism, bodily from Hullah, Burney, and Hawkins, three worthless authorities, and has never seen a Purcell score. For I read that "the only man at all on his (Purcell's) level in Europe at the time was Corelli, but none of his music was printed and circulated till 1710, so that Purcell had no better Italian music to circulate than that of Bassini, Torelli, and others inferior to them. Yet his orchestration excels all these in fancy, modulation, and delicacy."
Here again we have the authoritative pose charmingly combined with an entire lack of the knowledge that, did Mr. Baring-Gould possess it, might justify him in posing as an authority. It is now well established that Purcell must have seen Corelli's sonatas; but not from Corelli, or "Bassini, Torelli, and others inferior to them" could Purcell have learnt that wonderful orchestration of which neither their scores nor his own show any sign. frequently allows a solo instrument to duet with the voice; but the nearest approach he makes to orchestration, using the word in its modern and only sense, is in dividing his orchestra into three groups, trumpets, wood-wind, and strings, and setting them to play now singly, now altogether, as choral composers have treated the chorus; for the modern art of blending varied tone-colours with "fancy, modulation, and delicacy" was not dreamed of until long after his time. I will give only two other specimens of Mr. Baring-Gould's method of making history. It is well known that the music of some of the most popular songs in the "Beggar's Opera" was taken from Handel's works: "Let the Waiter bring clean glasses" is an instance. Hear Mr. Baring-Gould: "Gay was not himself anything of a musician. He had his head full of old songs and their airs, and he set to the latter songs suitable to his characters and the dialogue, then got a German named Pepusch to note them down for him, and write a simple orchestral accompaniment, and an overture." Again, any one who knows his Handel can find in one or other of the operas or oratorios the phrases which Arne, a watery imitator of Handel, vulgarized and strung together for "Where the Bee Sucks," and that most horrible of national airs, "Rule Britannia." Thus Mr. Baring-Gould: "Look at Arne. His melody is fresh and enduring to the present day, because thoroughly popular (!). 'Blow, blow, thou Winter Wind,' 'Where the Bee Sucks,' 'Under the Greenwood Tree,' 'Rule Britannia': these are the songs that have carried on the traditions of really good English music." As though it were not enough to call Arne's German borrowings "good English music," Mr. Baring-Gould, a few lines further on, heroically commits himself to the stupendous proposition that "Haydn was the father of modern music."

I have dealt with this remarkable achievement at length and in detail, because it claims to be something very special indeed-no less than "A National Monument of English Song"; and in the hopethat Mr. Baring-Gould, when his faults are shown him, may see fit, if not to withdraw his first volume from circulation, at any rate to abandon his threatened intention of inflicting seven other similar volumes upon a patient and long-suffering When Mr. Baring-Gould says that musical public. many English Folk-songs are fresh and beautiful, one is bound to agree with him; and one agrees likewise when he says that a good and reliable collection of them is urgently needed. Only when he asserts that his own collection is reliable and good does one disagree, and that totally and emphatically. He has not, so far, selected the best, or any that could not be gathered in an hour at the British Museum; and we have it on his own authority that the melodies have been "revised" and the words tampered with. It is evident that very little care or time has been devoted to this portion of the undertaking; and when we remember the nature of his "literary" portion, the reason for this carelessness and hurry is obvious enough. Few authors, even in ten years, could have got so much folly, mis-statement, and flatulent prose-poetry into one volume; and Mr. Baring-Gould, it would seem, has had to work very hard indeed to do it, whilst shirking what should least of all be shirked, He has triumphed; he has shirked the music, and got in the prose-poetry, mis-statement, and folly; and now will deserve well of the musical world if he devotes himself to serve other art than music. I suggest that Messrs. T. C. & E. C. Jack, of Edinburgh, publishers of "English Minstrelsie," might with advantage persuade Mr. Dolmetsch or some other real authority to continue a series of which the first volume is merely so much excellent print, paper, and binding entirely wasted.

MONEY MATTERS.

THERE was little activity in the Money Market during the week. Even the payment of the dividends on the Great Northern and London and North-Western Railway stocks on Tuesday did nothing to check the weak tendency of the market. Loans were, as a rule, easily obtainable at \$\frac{1}{4}\$ per cent, though in some cases lenders showed a disinclination to part with their money at less than \$\frac{1}{2}\$ per cent. Money was offered freely at \$\frac{1}{2}\$ per cent for short periods. The large quantities of gold received here this week, and the prospect of further shipments of the metal, tended to a lowering of the discount rates. The rate for three months' paper was about \$\frac{3}{4}\$ per cent, for four months' it varied between \$\frac{3}{4}\$ and \$\frac{1}{9}\$ per cent, and for six months' it was about \$\frac{1}{4}\$ per cent. It is true, the best three months' paper was quoted at \$\frac{11}{16}\$ per cent, but it does not seem probable

that there will be any considerable rise in the value of money in the near future. Home Government securities were strong, and Consols stood on Thursday at 107½ for money and 107½ for the account. Local loans were also in good request. Indian and Colonial Government securities were quiet, but steady. The Bank rate is unaltered.

On the Stock Exchange, speculative activity was again almost confined to the Mining and Land departments, and even in these the oppressive sultry weather had its natural effect in reducing to some extent the number of transactions. Dullness was the rule in the other markets. Favourable traffic receipts notwithstanding, Home Railways were flat, though there was a considerable demand for Scotch stocks in the early part of the week. The flatness may no doubt be partly accounted for by the selling with a view to the realization of the profits consequent upon the upward movement in prices during the last fortnight. Among the lines show-ing increased traffic returns over last year's record we note again the prominence of the Scotch railways: the Caledonian with £19,516, and the North British with £11,308. Then follow the London and North-Western £11,308. Then follow the London and North-Western with £10,400, the Midland with £7425, the Great Eastern with £7301, the Great Northern with £6497, the Lancashire and Yorkshire with £5867, the London and Brighton with £2059, the South-Eastern with £1949, the London, Chatham, and Dover with £1501, the Great North of Ireland with £1298, the London and South-Western with £1095, &c. Among the decreases only the North-Eastern with £2677, the Taff Vale with £1027, and the Great Western with £910 are noteworthy. In general, the latest traffic returns could not easily be more encouraging. easily be more encouraging.

American Railways have been steady, though not much business has been done in them on this side of the Atlantic. Advices regarding the state of the crops and trade prospects continue to be very favourable, and the bad effect of shipments of gold to Europe on Wednesday was neutralized by the prompt deposits of the Bond Syndicate in the United States Treasury. The prices of crop-carrying lines showed a tendency to advance, whilst bonds were rather actively dealt in, and high-class investments generally were in fair request. Provincial and New York buying helped to give steadiness to the

Canadian Pacific shares were stronger than last week, and were quoted on Thursday at 54%. Grand Trunk stocks were also higher, owing to a more favourable traffic return than they have shown of late. Mexican Railways were dull. Dullness, too, was characteristic of the South American Railway market, with the exception of Argentine stocks, which were firm, with (in many cases) a rise in prices. The tone of the Foreign market was good early in the week, especially in regard to international stocks, save only Spanish Four per Cents. But French selling (of Italian Rentes in particular) caused weakness later on, which was scarcely counteracted by Berlin buying.

The South African market alone was conspicuously active. Perhaps the most remarkable fact of the week was the quotation of De Beers on Thursday at 2716, due to large foreign buying. The strength of the market was momentarily affected by realizations, but the market recovered its buoyancy almost immediately, and the closing prices on Thursday were strong as a Transactions were not numerous in the general Mining market, and West Australians showed a tendency to decline. In copper shares there was an improvement in prices. Bar Silver was steady at about 30\(^2_8d. per ounce, and Rupee Paper at 598d.

Colonel North's performance at the meeting of shareholders of the Londonderry Mine will enhance his reputation for peculiarity, but will hardly enhance public confidence in his genius for finance, or his undeviating respect for the truth. He made much of his readiness to give up his interest in the mine, but he frankly confessed that when the telegram announcing the failure of the Golden Hole arrived, he ordered it to be locked up and kept secret. How long a time would he have allowed it to remain a secret? Again, he said he had entered an action against Mr. Casey, whereas Mr. Casey has entered an action against him. The worthy Colonel desires that the money and shares he and others are giving up, should be put into an Exploration Company, which is to be under the direction of men who, on his own showing, have been guilty of "fooling about"-his own elegant phrase-in the Londonderry. The wise shareholder would, we should say, prefer to have his money back-if it is possible to get it.

Apropos of Colonel North, the language which Mr. Horace Plunkett used in announcing his resignation as a director of the Londonderry Mine is instructive. "I retire from the board because, now that Lord Fingall has returned, what I conceive to be the interests of the shareholders no longer compel me to endure the conduct of the chairman towards Lord Fingall and myself.'

We understand that the company bearing the curious title of the "Hit or Miss Proprietary Gold Mines, Limited," which was promoted and brought out by Dalziel's Agency last week, met with a very poor reception at the hands of the investing public. In spite of this fact, the usual interested information was circulated that the capital of the company had been subscribed twice over, and that the shares were quoted at a premium. If seems a pity that responsible persons should lend themselves to this kind of financial enterprise, but in these days of amateur company promoters and, worse than all, amateur market manipulators, it is difficult to know where responsibility ends and irresponsibility begins.

NEW ISSUES, &c.

THE HETTY GOLD MINE CLIQUE.

With regard to our remarks last week in reference to the scandalous attempts which have been made to victimize the public by means of this so-called "gold" mine company, we are without any communication either from "H. Halford & Co.," the outside brokers, or from George Ross & Co., the "bankers and merchants," in respect to the close connection which, as we alleged, exists between them. Neither has Colonel, or Mr., A. E. Ross favoured us with any information as to which is his proper title, or as to whether we were correct in identifying him with the various rotten companies a list of which appeared in our last issue. We have, however, received assistance from other sources which renders our task of exposing this clique and its collection of spurious gold" mines a little less difficult than it might otherwise have proved. It would seem that in our previous issue we dealt all too lightly with George Ross & Co., "bankers and merchants," and Albert E. Ross, "Colonel," or "Esquire," or whatever he may prefer to call himself. As we have stated, Albert E. Ross used to flourish at 80 Cornhill, E.C., which was also the address of George Ross & Co.; but it appears that this person had several other addresses, notably 26 Change Alley, E.C., Jerusalem Chambers, E.C., and 27 Nicholas Lane, and at each of these he set a different joint-stock bait for ignorant or unwary investors. Beyond the eight companies enumerated in our last issue, and that which forms the title of this article, this individual and his firm of George Ross & Co. were responsible for the following concerns, all of which, with one exception (which is in a hopelessly insolvent condition) have gone into liqui-

Mining Estates Company, Limited.

Baron Liebig's Malto-Legumine Cocoa and Chocolate Works, Limited.

Financial Press, Limited.

San Salvador Spanish Iron Ore Company, Limited.

Caron Lead Mining Company, Limited.

Yetwith Lead Mining Company, Limited.

Frongock Mine, Limited.

Grogwinian Lead Mining Company, Limited. North Grogwinian Silver Lead Mining Company, Limited.

New Grogwinian Lead Mining Company, Limited. Ecton Company, Limited.

New Wye Valley Mining Company, Limited.

When Albert E. Ross and George Ross & Co. were at 80 Cornhill, they described themselves as "Stock and Share Brokers"; the title of "Bankers and Merchants" is quite a latter-day development. Some of their old friends and colleagues are still to be found with them; Messrs. Henry Davey, Joseph Adames, H. R. Moore, and Newman Golding are among the number. Mr. Henry Davey is intimately acquainted with the "H. Halford & Co.," and was a director of a great many of the companies we have named. Mr. Joseph Adames's principal claims upon our notice are his past connection with the bankrupt London and Leicester Hosiery Company and his present position as member of the Hetty Syndicate and as director of the Hetty "Gold" Mine Company. Mr. H. R. Moore and Mr. Newman Golding have generally filled the posts of secretary to the various companies exploited. But all these people are more or less representative of the firm of George Ross & Co., and the establishment of "H. Halford & Co.," which is really part and parcel of the chief concern—an offshoot of the firm of George Ross & Co., which was devised purely and simply for the purpose of getting rid of the shares of their worthless mining companies. And the ramifications of this most extraordinary confederation do not end here; but we have said sufficient for our purpose for the time being. Our purpose is to protect the public by every means in our power against the devices of such people as George Ross & Co., their bogus establishment of "H. Halford & Co.," and their generally ruinous investments. The Hetty Gold Mine, which has been so be-puffed and be-praised, may not be a "gold" mine at all—indeed, there is every reason to suppose that it is not. The reports which were enclosed in the prospectus were, at least, honest in this respect—that they did not say that there actually was gold upon the property. There has been nothing to show so far that there is gold in the Rothery Block Mine, which is close to the Hetty property, and was put upon the market by George Ross & Co. with the assistance of "H. Halford & Co." some seven or eight months ago. Above all must be remembered the source whence these promotions spring; it is a source from which an honest company has never yet proceeded—that is, a company which has proved anything but a loss to the unfortunate members of the public who have put their money into it. The premium at which, in inspired quarters, it is stated Hetty shares have reached, is a fictitious premium—there is no justification for it. The same sort of thing has happened with George Ross & Co.'s and "Colonel" Ross's other companies. Investors had better take warning from the fate of the Viso Tin Mine, the Parker Gold Mines, the Stanley Freehold Gold Mines, the Violeta Gold Mine, and the other too-numerous and extremely unfortunate members of the same wonderful group, and let the Hetty "Gold" shares severely alone.

RICHARD SPURGEON, LIMITED.

When we briefly referred to this company last week, we were not aware that the auditors to the concern had withdrawn from it, and we are still without precise information as to why they did so. According to their published explanation, they took this step because the prospectus was not submitted to them prior to publica-tion, but we really cannot see why this course should have been pursued. The question to our mind is: Was the certificate of profits which was included in the prospectus the same certificate which the auditors executed after examining the books of the business? It is stated upon good authority that it is, and it is worthy of note that the firm concerned have not yet said that it is not. This is a point, however, upon which the accountants in question, Messrs. Mickelwright & Coatsworth, of II Queen Victoria Street, E.C., must answer for themselves; and we really think that it is one which is worthy of their consideration.

NORTH FINGALL REEFS, LIMITED.

Now that Lord Fingall has demonstrated his honesty of purpose in financial matters, his name will be sure to have a reassuring effect upon the cautious investor, whose experience of West Australian "reefs" has not, so far, proved an altogether happy one. This company has been formed to acquire and work certain mining leases

which form the northern portion of the Great Fingall Mine at Edjudina in the district of Coolgardie. The capital of the company is £150,000 in £1 shares. As the purchase consideration is £100,000, this will leave £50,000 available for working capital. £50,000 for working capital appears to us rather large; £30,000 should have been amply sufficient. Apart from this and assuming the statements in the presents as this, and assuming the statements in the prospectus to be correct, we have no fault to find with this company.

C. A. SEWELL, LIMITED.

While the demand for industrial enterprises continues one cannot blame the promoter for creating the necessary supply; it is nevertheless incumbent upon the investor to show some amount of discrimination, and not, as too often happens, jump to the conclusion that a scheme must be good simply because it happens to be an industrial enterprise. This company has been formed to take over the corset manufacturing business of Mr. C. A. Sewell, which business consists of works and factories in London, in Sudbury, Suffolk, and at Ipswich. The share capital of the company is £51,000, in £1 shares, and there is also a debenture capital of £25,000. The accountant's certificate, which is printed in the prospectus, is not so clearly worded as it might be, but if it means that the profits of the business for the last eight years have not varied 10 per cent, and that for those past eight years the profit has been £6,396 8s. 8d. per annum, we should say that we appear to be face to face with a satisfactory state of things. Corset businesses have thus far escaped the ruthless hand of the company-promoter. The corset industry — from the company-promoter. The corset industry - from the masculine point of view, at all events—is a very beautiful industry, and we hope this company may succeed. that auditor's certificate really stands in need of a little elucidation.

CORRESPONDENCE.

MISSIONARIES IN CHINA.

To the Editor of the SATURDAY REVIEW.

LONDON, 21 August.

SIR,—"Anglo-Chinaman" has done good service by calling attention to the attitude of the Chinese towards missionaries, and especially towards female missionaries. He might have gone further without going wrong, and have pointed out that women were the cause of the outrages at Wuhu and Wuhsueh in 1891, and at Tientsin in 1870. They were, of course, guiltless of any intention of stirring up the passions of the Chinese, but they were indiscreet, and—they were women. "Anglo-Chinaman" has told your readers what is the Celestial opinion of men and women who

associate together even in mission work. All three of the outbreaks I have referred to were directed more against the Roman Catholic than against the Protestant missions, and they both had their beginnings in the excellent practice of the Sisters of Mercy who endeavoured to save the souls of children. These Sisters went about and picked up all the wretched and dying infants they could find. They seem to have employed men of doubtful character in this work, I suppose on the good old Jesuit principle that the end justified the means. All the children they found they cared for well, and when it was clear the infants could not live, they fortified them with the rites of Holy Church and so saved their souls. But the Sisters were too enthusiastic to be discreet, and did not trouble about popular prejudices. Now, a feature of Chinese superstition is a strong belief that the Westerns use human brains, eyes, and hearts for the purposes of their medicine and their magic. A common feature of the Chinese social scheme, so common as to strike a visitor forcibly at first, is the cheapness of female infant life. This is sufficient to account for the fact that the yu-ying-tang, or infant asylums, were always full. The condition of the children when brought in was such as to make it certain that the death-roll would be heavy. Three burials a day were not unusual. The Chinese, though careless of their progeny, objected to the use of parts of them in the compounding of foreign medicines and magical potions, to be employed

—so they thought—against themselves by treacherous foreigners, whose ultimate designs were clearly to kill them off in thousands and so to obtain possession of their country. The people were worked up into an ungovernable frenzy by their rulers, and at Tientsin the consequences were the murder and mutilation of the Sisters, the burning of the priests in their cathedral, and the wholesale destruction of property. At Tientsin every French man and woman on whom hands could be laid was put to death, and some other Europeans, who were mistaken for Frenchmen, were also murdered, whilst a great deal of property that was not French was

destroyed.

At Wuhu, again, the troubles arose out of some allegations of kidnapping made against the nuns. A woman created a disturbance before the Catholic mission because, she said, the Sisters had stolen her child. of the Sisters, who were taking under their charge some children whose parents were suffering from infectious disease, were seized in the street and accused of attempting to spirit them away by some occult means in order to kill them, and use their eyes as medicine. An anti-missionary proclamation published broadcast over the town stated that "women are procured from other places and are paid to abduct children, whose eyes and intestines are taken out, and whose hearts and kidneys are cut." Luckily the missionaries, male and female, found refuge on one of the hulks in the river, so that, although there was much property destroyed, no lives were lost at Wuhu. The origin of the riots at Wuhsueh in June 1891-that is, a month later-is told, from the native point of view, in the following deposition of one Hsiung, made before Consul Gardner of Hankow: "At about six in the evening of 5 June a Chinaman was seen in Wuhsueh carrying four Chinese female babies. The man was asked what he was going to do with them. He said he was taking them to Kiukiang, to the Roman Catholic mission, to be made into medicine. I saw the man and the babies; they were just outside the Wesleyan mission. The people attacked the man. . . . Some one suggested that the Wesleyan missionaries were going to make medicine of it, and then the Wesleyan mission was attacked," with the result that Mr. Argent, the missionary, was killed.

All these outbreaks, as I have said, were directed

All these outbreaks, as I have said, were directed primarily at Roman Catholic missions, and were caused by the indiscreet zeal of the nuns in gathering children about them regardless of what the Chinese themselves might think. Every one who has been in China will know that the natives recognize little distinction between any class of foreigners, and that the belief in the abovementioned use of children by missionaries is universal, among cultured and uncultured alike. I find confirmation in a letter from a Canton correspondent, which appeared on Tuesday last, the 20th inst., in the "Daily News," and in a letter from a member of the Chunking station of the London Mission, which appeared in the "Manchester Guardian" of the same date. Any one desiring confirmation of the stated causes of the earlier outrages to which I have alluded will find it in two Parliamentary papers—"Correspondence respecting the Anti-Foreign Riots in China" (C. 6431, 1891), and "Papers relating to the Massacre of Europeans at Tientsin on 21 June, 1870" (C. 248, 1871).—I am, Sir, yours truly,

M. Rees Davies.

To the Editor of the SATURDAY REVIEW.

LONDON, 22 August, 1895.

SIR,—Every one must, of course, feel horrified at the recent massacre of missionaries in China; but why should missionaries insist upon visiting countries, like China and India, which already possess religions that are well suited to their respective populations? Why should missionaries, who are constantly outraging Chinese susceptibilities by denouncing their worship of ancestors, expect privileges beyond those granted to lay Europeans?

Is there not also just a suspicion of cowardliness, to say nothing of misguided enthusiasm, in the persistent attempt to force upon the Chinese a propaganda which they reject, and which those who know them think would tend to their social disintegration—when so many remain unconverted nearer home? There are here, in London, at our doors, in all our great cities and many smaller

towns, hundreds of thousands who know no more of Christianity, and are far less moral and civilized, than the Chinese whom we insist on proselytizing. I do not allude to the ruffians who murdered the missionaries at Kucheng, but to the average Chinese "inhabitant" whom missionaries pursue, and whom European Governments insist that they shall be permitted to pursue, whether he and his Government will it or no. He may be foolish to get angry: he has only to turn a deaf ear, and go his way, to avoid all this turmoil and trouble. But human nature is not made that way. People do not like hearing their religion assailed, whatever religion that may chance to be. Here, for instance, is a paragraph which has appeared in a London paper this very month:

"There was a scene of great excitement at Sligo yesterday, when two ministers attempted street preaching. They were pelted with mud and stones, but were eventually conducted to their lodgings by a force of two hundred police, who had been drafted into the town in readiness for such an emergency. The nose of one of the preachers was cut, and the eyes of the other

blackened."

If this had happened in China, it would have been made an international question; but it happened to Christians, in a Christian country, where the difference was only of sect instead of religion. The law will punish the rioters if they can be identified; sensible people will shrug their shoulders, and ask "que diable allaient-ils faire dans cette galère?" and the victims will moderate their enthusiasm, or turn, perchance, to China! One thing they will certainly not do is to go to Russia! Not because the Russian peasant is not more ignorant, less civilized, and more misguided than the people of Sligo, or, for that matter, of China, but for the simple reason that the Russian Government would not permit their preaching, and that neither England nor any other European nation would dare to insist that it should. "Missioners" who attempted the experiment in Moscow might, or might not, be mobbed if authority did not intervene; but they would certainly be expelled some-how, and there would be no diplomatic "representa-tions." I doubt, even, whether there would be such a I doubt, even, whether there would be such a meeting at Exeter Hall as that advertised, curiously enough, under the capital heading, "The Massacre in China," on the very back of the clipping (which I enclose) about the "outrage" at Sligo. This is what I meant by the word "cowardliness." Russia is strong enough to repel such intrusion. China is not.—Yours A LOVER OF CHINA. truly,

THE FATE OF MR. STOKES. To the Editor of the SATURDAY REVIEW.

LONDON, 22 August, 1895.

SIR,-Some months since a rumour reached Zanzibar that the Rev. Charles Stokes, formerly a missionary in the service of the Church Missionary Society, had been killed in the interior. So many Europeans were known to be ready to hang this worthy if they ever met him up country, and so many natives had grievances against him, that this occasioned no surprise. Last week a Reuter's telegram announced that Mr. Stokes had been hung by the officials of the Congo Free State for supplying arms to the natives in defiance of international regulations. Again we were not surprised. On the 19th inst., however, an article appeared in the "Palf Mall Gazette," from "Our Special African Correspondent," singing Stokes's praises and demanding venge-ance on the men who have committed this "crime against civilization," and this "cold-blooded murder." It is only natural that the agents of the French Government should seize this opportunity to try to embroil England and the Congo Free State, though it is not easy to understand why a patriotic English newspaper should allow itself to be used as the instrument. If the "Pall Mall Gazette" wishes to rouse public interest in the matter, it might find it useful to publish a portrait of Mr. Stokes. We would commend to its notice such a portrait as that issued a few years ago by "Fliegende Blaetter," showing the murdered missionary martyr at home, with a native coming in at one door to buy a bible and at another to buy a gun.—Yours faithfully, EAST AFRICAN.

ti ci

th

m

ati

REVIEWS.

THE ALPS FROM END TO END.

"The Alps from End to End." By Sir William Martin Conway. With illustrations by A. D. McCormick. Westminster: A. Constable & Co. 1895.

THIS is a joyous book. From first to last the author is in high spirits. He zigzags through the Alps from one end to the other; in the course of eighty-six days he traverses, in round numbers, a thousand miles; and in sixty-five marching days he climbs twenty-one peaks and crosses thirty-nine passes—beginning at the Colle di Tenda in Italy and finishing at the Ankogl in Austria. A bare enumeration of the names of these excursions

would occupy half of one of our columns.

The journey was carried through without mishap, in a particularly bad season, and this satisfactory result was beyond question largely due to the strength of the professional element in the constitution of the party. During the first two months it consisted of Sir W. Martin Conway and his friend, Mr. Fitzgerald, accompanied by the guides, Louis Carrel and J. B. Aymonod, of Val Towmanche. For a part of the time, Matthias Zurbriggen, of Macugnaga, was also with them. On taking farewell of the two Val Towmanche men the author says: "We said good-bye to our excellent Italians, the charm of whose characters and the excellence of whose manners had made their company always delightful"—a passage which we commend to the notice of Mr. Mummery. Zurbriggen does not stand in need of commendation. He has proved his worth and capacity on many occasions, and he distinguished himself recently in New Zealand, whence he has just returned.

Along with these three professionals were associated two of the Goorkhas with whom Sir William travelled in the Himalayas three years ago. The discovery that these men could be utilized in mountain exploration was one of the more important results of his expedition. Of these two men it is said that they were admirable scramblers and good weight-carriers, but "they were not experienced in the craft of climbing snow-mountains. They had begun to learn the use of axe and rope in India, but it was felt that if they could spend a further period of three months at work under first-rate guides, their mountaineering education would be advanced and they would be better able thereafter to assist in Himalayan exploration, which up till now has been so neglected. It was in view of giving them experience of snow and glacier work that our route was devised to keep as far as possible to snow, and to avoid rather than seek rockscrambling, in which they were already proficient." does not appear to whom the credit should be given for this excellent idea. Amar Sing and Karbir worked harmoniously with the professionals, and made themselves popular everywhere. "When I heard," said the guide Aymonod, "that I was to travel with two Indians, I did not know what to expect. I feared they would be savages. But these men are charming to travel with, they are so friendly and intelligent. They are quite civilized men." Later on, they showed themselves apt pupils with the ice-axe, and the Italians looked on approvingly. "He has a good pace," they said of one, "and he cuts well and easily. Of such men good guides They want to learn, and that is a great thing. They will confer a benefit on their country. We, for our part, will gladly teach them all we can." In three weeks they become moderately proficient, "attending to their neighbours on the rope, after the manner of experienced guides.

The success of the journey, however, must be principally credited to the director-in-chief. Sir William has had long and wide experience, and wisely passed by mountains when they were not in a fit condition to be attacked. Monte Viso, Mont Blanc, the Jungfrau, and the Nord End of Monte Rosa were scaled, but the Matterhorn and other big peaks were left alone, as the weather conditions were unfavourable. Beginners in mountaineering will find good advice in this volume. Youthful ardour, combined with inexperience, brings about a large proportion of Alpine catastrophes.

about a large proportion of Alpine catastrophes.
"The fact is," says Sir W. M. Conway, "that one of the greatest dangers of the Alps is due to the careless chatter

of experienced climbers. They talk of ascents as safe and easy, which may be so indeed for them, if they have inherited the requisite aptitude and added to it experience and acquired skill, or if they habitually supply their own deficiencies with the abounding power of excellent guides. But let three inexperienced lowland amateurs, starting duly roped, blunder with their rope loose up the Jungfrau Firn. Let them by good fortune not happen simultaneously upon one of the hidden crevasses, which are so arranged that it is easy to come upon them in the direction of their length. Let them find the slope up to the saddle in a dangerously rotten condition, or the arête rotten or icy. Let a gale catch them on the exposed ridge, or a fog disfigure the way. The chances, I think, are against their success, and in favour of a fatal termination to their enterprise. The self-same expedition, made under the same circumstances by experienced men, or by strong and active men with experienced guides, would be as safe as a walk up Bond Street, but it is foolish to speak of it as such to the general and still more to the youthful public, who do not understand."

Considering their numbers, it is rather to the credit of our countrymen that they meet with so few accidents in The greater part of the casualties which have happened in recent years have occurred to Germans, Swiss, or Italians. The fact that their mountains are now hung with ropes and chains, and dotted with cabanes and "refuges," induces crowds of persons, many very young and unacquainted even with the rudiments of mountaineering, to venture above the snow-line. "The Tyrol," says Sir W. M. Conway, "is cursed with wire ropes. Wherever a good scramble was offered by Nature, it has been ruined in this fashion by There are now more than six hundred cabanes and huts of all sorts dotted over the Alps. Not unfrequently they are a delusion and a snare-a source of trouble rather than a benefit. The traveller arrives at one of them expecting to find food and shelter, and discovers that his anticipated haven is locked up, or is bareof everything. It must be presumed that the Continental Alpine Clubs consider it advantageous to establish these cabanes (many of which cost five to six hundred pounds apiece), otherwise they would not continue to furnish the means for their construction, but for our part we should gladly see every one of them abolished. The Warns-dorfer hut, says our author, "was the first specimen I saw of the modern elaborate German and Austrian clubhuts. Its like does not exist out of the Tyrol. It is really an inn, built in two stories. It has dining-room, kitchen, and various bedrooms. A clean little woman lives in it all the summer and does cooking and service. The traveller can procure a hot meal at any time. He can have a fire in his bedroom! He can buy wine and liqueurs. There is a substantial game of ninepins outside the door. There are tables with tablecloths, beds with sheets, books, clocks, barometer, and post-box; maps, a guitar, looking-glasses, and all conceivable fittings. The house is built of wood, and kept almost too warm. Such is the modern type of hut, which the rivalry of the sections of the German and Austrian Alpine Club has generated. The charges made for the use of it, even to outsiders, are most moderate. You could live in it for a week at less cost than you can spend a night at the Grands Mulets, whilst between the two places there is no comparison whatever."

"The Alps from End to End" is a very readable book, full of life and vivacity. The author treats of many subjects, and conveys the impression that he is a cheerful and amiable man, companionable and estimable. His book, however, is much too bulky. If it were provided with the map which it at present wants, and had its dimensions been reduced to a size suitable for tourists, it would probably obtain an extensive circulation.

BIRDS OF PASSAGE.

"Songs of the Orient and the Occident." By Mathilde-Blind. London: Chatto & Windus. 1895.

M ISS BLIND'S new volume begins with those poems, very properly entitled "Songs of the Orient." Though there is not much pure poetry as distinguished from rhetorical poetry in her singing,

there is a fervour in the swift and eager rhetoric of her verses that is itself admirable. Moreover, her poems are full of thought. Weight of thought and fervour are the characteristics of Miss Blind's best work. She has something of the historic imagination, and she is keenly receptive of impressions, present as well as past. Her outlook on life is poetic, and there is a sincerity in her enthusiasms and a swiftness as of a mountain stream, unheeding over what obstacles it leaps on the way to its destination, which are often suc-among our minor poets of to-day, and are often suc-cessful in carrying her readers away with her, oblivious of the frequent roughness of the way. There is, as leaps on the way to its destination, which are too rare of the frequent roughness of the way. There is, as may be supposed, not much trace of effort, but much may be supposed, not much trace of effort, but much spontaneity, in these poems; something of the sincerity, the fervour, and force, as of a minor Shelley, who was a mere improvisatore, but not an artist. For she has unquestionably the defects of her qualities. She is careless; she blots out nothing. Imperfect rhymes and inchoate phrases may be found in the midst of her best She repeats herself, and does not observe the repetitions; she records unmistakable echoes of wellknown poets as though she had forgotten their source, which not improbably is the true explanation. But not seldom she has something to say worth saying, and occasionally she is as fortunate as she is eager in the saying of it. To substantiate our criticism by quotations is, on the whole, a pleasant and easy duty. Here are some lines from "Prelude," where the trochaic measure (in which Miss Blind is metrically most at home) assists very happily the intended effect:
"Where, above the fair Sicilian, flock-browsed, flower-

pranked meadows, looms

Ætna-hoariest of volcanoes-ominously veiled in fumes;

Where the seas roll blue and bluer, higher and higher arch the skies.

And as measureless as ocean new horizons meet the eyes;

Where at night the ancient heavens bend above the ancient earth,

With the young-eyed stars enkindled fresh as at their hour of birth;

Where old Egypt's desert, stretching leagues on leagues of level land,

Gleams with threads of channelled waters, green with palms on either hand.

On and on, along old Nilus, seeking still an ampler light

O'er its monumental mountains, Birds of Passage take their flight.

And they cast the passing shadows of their palpitating

O'er the fallen gods of Egypt and the prostrate heads

of kings. Even as shadows Birds of Passage cast upon their

onward flight, Have men's generations vanished, waned and vanished into night."

In these prefatory lines we see already signs of that careless speed which makes Miss Blind write 'fumes' in the second line of our quotation, in order to rhyme with "looms," and, in a couplet we have omitted, makes her rhyme "birth" and "breath."

The finest, probably, of her poems, "The Tombs of the Kings," is written in the same trochaic metre:

"We have been the faithful stewards of the deathless

gods on high, We have built them starry temples underneath the

starry sky. 4 No! Death shall not dare come near us and corruption

shall not lay Hands upon our sacred bodies, incorruptible as day.

On the changing earth unchanging let us bide till Time shall end.

Till, reborn in blest Osiris, mortal with Immortal blend.

Yea, so spake the kings of Egypt, they whose lightest word was law,

At whose nod the far-off nations cowered, stricken dumb with awe.

-down-down into the darkness, where no gleam of sun or star

Sheds its purifying radiance from the living world

Swathed in fine Sidonian linen, crossed hands folded on the breast,

There the mummied kings of Egypt lie within each painted chest.

Where is Memphis? Like a mirage melted into empty air.

But these royal gems yet sparkle richly on their raven hair.

Where is Edfu? where Abydos? where those pillared towns of yore,

Whose auroral temples glittered by the Nile's thickpeopled shore?

Gone as evanescent cloudlands, Alp-like in afterglow; But these kings hold fast their bodies of four thousand years ago.

Sealed up in their Mausoleums in the bowels of the

hills, There they hide from dissolution and Death's swiftlygrinding mills.

Night that was before Creation watches, Sphinx-like, starred with eyes,

And the hours and days are passing, and the years and centuries.

But even in this striking poem there are faults of haste and carelessness:

"Mured in mighty Mausoleums, walled in from the

night and day."
"Mured" seems to be supposed to be different in meaning from, not a synonym of, "walled." The alliteration is too dearly bought. Again, what can be uglier in sound than the last words of these two lines, which carelessly rhyme in the antepenultimate and the penultimate as well as the last syllables:

"Where the unveiled Blue of heaven in its bare intensity

Weighs upon the awestruck spirit with the world's immensity.

"The Hymn to Horus" has considerable merits, not increased, however, by so unpardonable a double rhyme as "roses" with "oases." "Nuit," not the French but the Egyptian word, reminds us of "Father Prout," on

whose jingling metre it seems to be modelled.
"The Moon of Ramadan" is occasionally somewhat impressive if also somewhat monotonous, and there are here, as too often in Miss Blind's verse, sacrifices to the exigencies of rhyme, which are not, to say the least, improvements. "The Beautiful Beeshareen Boy" and "The Dying Dragoman" are realistic and modern, but are not successes, for Miss Blind is decidedly more in sympathy with the past than with the present.

A number of Miss Blind's poems are, whether it be

consciously or unconsciously, poems written in disciple-ship; for instance, "The Desert" modelled on Matthew Arnold's "Obermann":

"And Persia ruled and Palestine; And o'er her violet seas Arose, with marble gods divine, The grace of godlike Greece.

And Rome, the mistress of the world, Amid her diadem Of Eastern Empires set impearled The Scarab's mystic gem.

Perchance he has been lying here Since first the world began, Poor Titan of some Eastern sphere Of prehistoric Man!"

Some of the best and most spontaneous things in the volume are to be found classed among Miscellaneous Pieces." "Affinities" have a note of sincerely felt emotion. Here, too, there are echoes much too close to the original to be commended. "A Parable" begins: "Bea

ra

a

th ti

fie aı

to w to w

SO

TI

La

six

for

ca

La

as be

bei

for

and

cor

sho Th

anx

tween the sandhills and the sea," an echo of Swinburne, while "We are so tired, my heart and I," has surely no distant suggestions of Mrs. Browning. But though the echoes are occasionally a little too exact a reproduction of their originals, Miss Blind's most successful and least faulty work is to be found here, probably because the utterances are personal, and she merely expresses what she feels without a thought of effect or a touch of ambition. Her simplest lythes are
"Softly in a dream I heard
"Softly in a dream I heard Her simplest lyrics are the best:

Ere the day was breaking, Softly call a cuckoo bird Between sleep and waking;

Calling through the rippling rain And red orchard blossom; Calling up old love again, Buried in my bosom;

Again:
"We are so tired, my heart and I, Of all things underneath the sky, One only thing would please us best, Endless, unfathomable rest.

> But we are tired. At Life's crude hands We ask no gifts she understands; But kneel to him she hates to crave

The absolution of the grave."

After the simplicity and pathos of these personal lyrics, the brilliant word-painting of Miss Blind's Egyptian poems seems a trifle forced and artificial. One feels that there is an obtrusive wealth of rather crude guidebook knowledge which one could gladly dispense with. In fine, where Miss Blind aims at least, she attains most. Her true talent is lyrical, and though in her outlook on life she has an independent thinker's wide range of view, she is then most effective when she gives spontaneous expression to the deeper emotions of the "general heart of man" by unlocking her own.

PROFESSOR LAUGHTON'S LIFE OF NELSON.

"English Men of Action. Nelson." By John Knox Laughton. London: Macmillan & Co. 1895.

SOUTHEY published his "Life of Nelson" in 1813; and for more than eighty years the book, full of blunders though it is, full of misrepresentations, and full of evidences of the illustrious author's credulity, has held the position of an English classic. It is now displaced by the admirable little volume which Professor Laughton, R.N., has contributed to the "English Men of Action" series. Henceforth Laughton's, not Southey's, "Life of Nelson," will be the popular Life, if readers, desire something, more than good literature. readers desire something more than good literature, and if they retain any preference for historical accuracy. Southey's splendid failure to give us history arose chiefly, in all probability, out of the fact that the writer was a poet. He gave us a book, captivating enough, to be sure, yet largely made up of fiction. Professor Laughton's success undoubtedly arises out of the fact that the writer is an historian. His instincts induce him to examine and weigh every available piece of evidence before coming to a conclusion, and he spares himself no pains whenever he sets to work to track to its origin some tradition or pretty story, which, as it was pic-turesque, was accepted without suspicion by Southey. This extreme conscientiousness might have led Professor Laughton, had his publishers asked him for a Life in six volumes, into paths along which the man who reads for pleasure as well as for information would not have cared to follow him. To put it bluntly, Professor Laughton, left to wander whithersoever he will, is apt, as some of his previous studies have demonstrated, to become exceedingly dull. But when, as in this case, being already full to overflowing of his vast subject— for has he not edited a selection from Nelson's Letters confined, within the limits of 240 crown 8vo pages, he shows himself to be a narrator of a very high order. The obligation laid upon him to be brief, and his own anxiety to leave untold nothing of first-rate importance, have combined to give us an almost ideal short life of Nelson. and Despatches?—he confines himself, or is forcibly

Yet the book is not without faults. It has no index: and it is disfigured by certain affectations which smell of In English, the great bay between Hyères and Cape Creux is sufficiently designated as the Gulf of Lions, and it is wholly unnecessary for the Professor to speak of it as "the Lion's Gulf." Again, if the con-ventional Anglicism, "cohorn," be shocking to the Laughtonian mind, the proper substitute is not "coehorn," as given on page 227, but "coehoorn," for such was the name of the Frisian military engineer after whom the weapon is called. A more important shortcoming is the failure to provide anything in the shape of a chart or plan. The manœuvres of the battle of St. Valentine's Day, the mode of attack at the Nile, the nature of the Danish defence at Copenhagen, and the tactics at Trafalgar, cannot be thoroughly understood tactics at Trafalgar, cannot be thoroughly understood from unaided verbal description, no matter how straightforward it may be. But this is a defect for which, probably, the publishers rather than the author should be blamed. And really, the author deserves nearly unqualified praise. He has made perfectly clear, for example, what Lady Hamilton did, and what she did not do, towards furthering the plans of Nelson and the interests of England; he has justified the action of Nelson in the matter of Ruffo's armistice, and in that of the execution of Caracciolo; and he has demonstrated in the plainest manner not only why the demonstrated in the plainest manner not only why the French went to the West Indies, but also—and that has been much more often misapprehended—why Nelson followed them thither. Nor is Professor Laughton unfollowed them thither. Nor is Professor Laughton unfair in his treatment of the character of Lady Hamilton. Yet he does seem to underrate the influence exercised by that extraordinary woman upon his hero. In Professor Laughton's view, Nelson, at least so long as his flag was flying, was ever primarily the great commander, and only secondarily and incidentally the slave of his lower passions. That is, perhaps, a natural view to be taken by a historian who is also a naval officer. But Professor Laughton is too honest to suppress facts; and in the light afforded by the materials given, the reader can hardly fail to come to the conclusion that, in spite of the author's assertion to the contrary, Nelson's infatuation was sometimes allowed to interfere even with the salient passion of his life, his devotion to his duty. A man's weaknesses, however, are often impor-tant factors in his strength; and, assuredly, in the hearts of most of us Nelson would occupy a smaller space if he had been fashioned wholly of heroism and not at all of humanity.

THE PARTITION OF AFRICA.

"The Partition of Africa." By J. Scott Keltie. With twenty-four Maps. Second Edition. London: E. 1895.

THE first edition of Mr. Scott Keltie's "Partition of Africa" was published only two years ago, but it was out of date almost immediately after its appearance. When it was issued Germany had not made the treaty with England delimiting the territories of the Cameroons and the Nile, nor the subsequent agreement with France which altered that treaty to our detriment. of influence of Italy and England in East Africa had not been laid down. The line of division between the Portuguese territory in Angola and British Central Africa had not been drawn. The famous Congolese Convention had neither been concluded nor repudiated. France had not acquired Liberia, nor presented to the Congo Free State the southern half of the basin of the Mbomu. The history of the last two years, in fact, shows that there is little finality about African treaties, and that wide tracts of country may yet be transferred from one Power to another. But during this period so many frontier lines have been scientifically defined that the maps of Africa are not likely in the future to require repainting once every six months. The second edition of Mr. Keltie's book will, therefore, probably be of more permanent value than the first.

In considering the value of this work, one instinctively first compares it with "The Map of Africa by Treaty," by Sir Edward Hertslet, which was reviewed in the SATURDAY REVIEW for 20 April. The two books deal with the same subject, but in a very different way.

The one is a collection of treaties and agreements, the other a popularly written narrative: the one consists of the raw materials of history, the other is history. Sir Edward Hertslet was concerned only with established facts, while Mr. Keltie discusses motives and criticizes policies. In literary form there is, of course, no comparison between the two works; the Foreign Office publication has been done in "Blue-bookese," while Mr. Keltie tells his story in charmingly easy English, enlivened by many touches of dry humour. The book also compares favourably with that of Sir E. Hertslet owing to the greater care taken in the suppression of facts, the admission of which may seriously prejudice British claims in the future. Thus the author leaves the northern boundary of the British sphere in the Upper Nile quite indefinite, and refrains from colouring as French the whole of the country within the bend of the Niger.

As was noted in the review of Sir Edward Hertslet's book, three distinct stages have been passed through in the partition of Africa. At first the European Powers were indifferent; then the sensational discoveries and graphic descriptions of Mr. Stanley aroused in them a philanthropic interest in the natives; and finally they indulged in a selfish scramble for as much of the continent as they could grab. These three stages are illustrated by Mr. Keltie's treatment of his subject; he begins by an account of the gradual exploration of the continent from the time of the Phenician settlements, of the maps of Hecatæus, Herodotus and Ptolemy, and of the Roman expeditions up the Nile, to the Islamic invasion and the Portuguese discoveries both on the coast and in the interior. Then follows a sketch of the long period of "stagnation and slavery" and of "sixty years of preparation." Then come chapters devoted to the "preliminaries to partition" resulting from Stanley's crusade, and in the calling of the Berlin Conference and the foundation of the International Congo State. Finally, and in greater detail, it is recorded that the Powers ceased from nibbling at the coast-lands and

suddenly swallowed the whole continent.

Mr. Keltie has one characteristic that fits him for the authorship of a work on this subject. The history of the partition of Africa is the history of men and not of mobs. It is one long story of resolute men abroad, forcing the hands of irresolute Governments at home. Germany is now settled in South-West Africa because Bismarck could not repudiate the treaties which Ludewitz, a private merchant, had made; and, also, in East Africa because Carl Peters planted his country's flag there in spite of German protests and a British blockade. Uganda was saved for England by Lugard, and the lower basin of the Niger by Goldie, both in opposition to the Government at home. The King of the Belgians was persuaded to sink his private fortune in the Congo Free State, owing to the enthusiasm aroused by Mr. Stanley's adventures and entreaties. Mr. Keltie understands this; he tells us that "our statesmen, with but rare exceptions, are only average men forced by circumstances into positions of prominence" (p. 87), and it is "not to be expected that they should see far ahead of their time, or do more than try to conduct affairs quietly along existing lines." On nearly every page of the book we find the expression of the author's healthy respect for strong men and clear-sighted enthusiasm, and his utter contempt for the weak and the muddle-headed. In spite of his irritation at the results, he can hardly conceal his admiration for the skill with which Bismarck outwitted Granville; and he has rewritten the sketch of Carl Peters and given fairer treatment to that bold buccaneer than he did in the first The author's scorn for feebleness led him originally to do scant justice to the work of the Portuguese, and here also the present edition is an improve-ment on the former. Mr. Keltie bitterly denounces the insensate blindness of the English Government from 1880 to 1884, and pays a fresh tribute of respect to "that far-seeing Proconsul," Sir Bartle Frere.

Mr. Keltie displays all through a most intimate knowledge of his subject, and his information is absolutely up to date. Thus his remarks on the movements of present French expeditions in the Ubangi valley, on the Abyssinian raids in Galla-land, and on the foundation of the negro sultanate of Wadai, are based either on the work of explorers still in the field or on rumours that have

filtered to the coast through native channels. The work, moreover, seems as accurate as it is up to date. course in a book of this size there are a few slips. British East Africa is said more than once (e.g. p. 368) to consist of about a million square miles, whereas (as the table in the appendix shows) it is less than half of Doenyo Mburo is said to be not yet extinct; Ruwenzori is said (p. 465) to be volcanic, a view which Stuhlmann conclusively disproved; while it is said to be 20,000 feet in height, whereas it is probably little, if at all, above 18,000 feet. The hydrographical map (p. 270) is rather misleading, where it marks the basin of the Webi Shebeyli (which, by the by, is always called on the maps the R. Webi-i.e. the River River) as an area of internal drainage. But these are details, and, as a rule, the information in the work is as accurate as the style is lucid and as the judgments are just. The discussion (pp. 380-382) on the train of reasoning which led to the Congolese Convention of May 1894 is very fair, and written in full sympathy with the difficulties of Lord Rosebery's position. The statement, however, that Captain Lugard's "perfect fairness was in time recognized" by the two rival parties in Uganda (p. 364) is hardly correct, unless violent accusations by both sides of being the puppet of the other is a recognition, as well as a proof, of fairness.

MR. EDWARD JENKS AS HISTORIAN.

"The History of the Australasian Colonies." By Edward Jenks, M.A. Cambridge: The University Press. 1895.

PROF. EDWARD JENKS spent some time in Victoria and wrote at least one Colonial history, before taking up the subject of the history of the Australasian Colonies generally. He undoubtedly has qualifications for the task, and from his pen an addition to the Cambridge Historical Series of some value might be A brief account of the Australasian Colonies looked for. from their foundation to the year 1893, the period covered by Mr. Jenks, if well done, would be of real service, and the first impression of the reader will be that he has such a work in Mr. Jenks's history. In his preface the author is at pains to assure us of the care which has been taken to ensure accuracy, and of the difficulty he has found in compressing Australasian history into three hundred pages. He has made researches in colonial archives, and has received assistance from learned societies, libraries, the Colonial Office, his colleague Prof. Gonner, and his editor Dr. Prothero. From so remarkable a combination a volume of modest dimensions might be expected which would be reliable in its data and workmanlike in its treatment. Mr. Jenks calls his book "The History of the Australasian Colonies," but it will require some very close revision before it can claim to be even a précis of Australasian history. It has merits: it is picturesque; it is fairly comprehensive; it is easy to follow; and it leaves a very definite impression on the reader's mind of the chief incidents of Antipodean progress. volume for students who may perchance pin their faith to it, and look to it as a work of reference, it needs considerable overhauling. Thus, the Portuguese did not feel their way down the East Coast of Africa in 1497, before rounding the Cape; the provincial Councils of New Zealand did not cease to exist in 1875, but at the end of 1876; Dr. (now Sir William) Gregory-who appears in the index as D. Gregory-never was Administrator of British New Guinea, whose only Administrator so far has been Dr. (now Sir William) Macgregor. The Solomon Islands will no doubt retain their name, although Mr. Jenks speaks of them throughout as the Salomon Islands; and payment of members in Australasia—except Western Australia—may be accepted as a fact, although Mr. Jenks reports that it is "believed" to be in force. The book is somewhat lacking in the personal element, especially in its later pages, and men like Parkes, Vogel, Bede Dalley, Service, and others, who have left their mark on Australasian history, are ignored. Mr. Jenks cannot excuse this, or his failure to treat of other matters of great public interest-to wit, the financial crisis through which the Colonies recently passed—on the score of space. He has wasted more than one page in unnecessary reiteration. For instance, he

describes the Land Regulations of 1842 on page 65 and page 103, and draws the same moral almost in the same words in both places, though, as if anxious not to be too pedantically precise, he varies the reference in the second case by speaking of "the Land Regu-lations of 1840," a slip which is unfortunate because land rules were actually issued in 1840. Again, he describes in two places, though with slight differences which almost suggest different authorities, the very tentative attempt to provide a federal Constitution for Australia in 1850. His narrative of the abortive federal movement, brought up to date, affords no idea of the jealousies of public men which have been the chief stumbling-block in its path. One might imagine that Mr. Jenks was ignorant of the financial history of the Colonies from his reference to the buoyancy of the Australians, which "too often degenerates into recklessness," and the "generosity which is perilously akin to extravagance." He finds no originality in Australian life and politics; yet within a page of the announcement he talks of experience having ripened originality, as though it were possible to ripen what does not exist. In the beginning of his book he defines the difference between "Australia" and "Australasia," and warns us that it is important to bear that difference in mind. In the end he tells us that to Australasiawhich includes New Zealand-war is scarcely more than a name. The work is peppered with blemishes of this kind. They are not of vital or organic import, but they serve to show that slovenliness has had at least as great a part in the preparation of this history as care. The circumstance is regrettable, because the general plan of the volume leaves little to be desired.

A PREACHER ON PREACHING.

"Lectures on Preaching." By W. Boyd Carpenter, D.D., Bishop of Ripon. London: Macmillan & Co. 1805.

T is always interesting and instructive to hear a workman discourse on the principles and practice of his own particular work in the world. The Bishop of Ripon is famous in the Church as an ecclesiastic of culture, of wide sympathies, and of thorough devotion to his duties; but especially is he famous as a preacher. Any words of his, therefore, to young men preparing for Holy Orders as to how they should regard preaching, and as to how they should train themselves for it, can-not but arrest attention. The present volume consists of six lectures delivered in the Divinity School, Cambridge, in the spring of last year. We learn from the preface that the lectures were not written but spoken, and that they are now published, because the original audience desired it, from the shorthand writer's report. We cannot honestly say that the book does not suffer in consequence. The written word and the spoken word are by no means the same thing; the virtues of the one in a very large degree exclude the virtues of the These present lectures were no doubt admirably fitted to their immediate purpose, the audience listening to each one separately at intervals. But when we read them straight through as a single treatise on preaching, we are wearied by not a little repetition, and vexed not seldom by a certain looseness or, if we may be allowed the vulgarity, by a certain flabbiness in the speaker's use of analogy and illustration. We sincerely wish that Dr. Boyd Carpenter had seen his way in some measure to recast these lectures for permanent book form, shortening and, so to say, bracing them up. in spite of the defect we are speaking of, we feel that they may be of great service to a much wider circle than that which first listened to them, and it is a pity, therefore, that they should not be as good as they might readily have been made. But whatever improvements may be possible, here for the present the lectures are as they are; and we are grateful for them, and commend their study to all candidates for Orders and to all young clergymen; for they are full of wise and practical advice, and they are singularly healthy in their tone throughout.

It cannot be doubted that for a sound treatise on preaching there is abundant room in the Church of England. For all English clergymen are called upon to

preach, and to preach often, from the moment of their ordination. Their lay auditors, as we all know, are indeed for ever picking their sermons to pieces, and are for affecting to wish that sermons of any sort were far less frequent than they are. Yet it is, we believe, a matter of universal clerical experience that the immense majority of regular, ordinary church-goers do, for all their grumbling, dearly love a sermon; and the evidence of this is found in the fact that for the most part they resent attending a service in which there is not some sort of an address, as if they had been tricked and defrauded of their rights. The abundance of sermons, therefore, is not, as the malicious would have us believe, so much due to clerical self-complacency as to the voracious appetite for them on the part of your ordinary middle-class churchman. It is, however, idle to pretend that in any large percentage of cases our sermons are good, or are even up to such a standard of goodness as we have a reasonable right to expect. The grumbles of the laity are far from being unjustified; and when the clergy piteously hold out their hands and say, "But what can you expect? See what innumerable and distracting duties are nowadays laid on us!" feel, indeed, a certain pertinence in their plaint, yet are possessed of a conviction all the while that with a not extravagant access of sincerity and pains on their part they might do far better than at present, and almost silence our criticisms. Only the other day the Archbishop of Canterbury spoke a word of warning to our younger clergy on the subject of their preaching, and told them frankly how little satisfaction the contemplation of it gave him. In part he attributed its degeneracy to the effect of what is called mission-preaching. Certainly there is on all sides an absence of preparation and of thought about it, it seeks to make up for solidity by flash appeals, it is sometimes vulgar, it is stamped too often with slovenliness. We are speaking plain words of blame, but not wantonly. For any man commending himself to us as a divine ambassador, yet speaking from his place of authority without knowing precisely what he wishes to say, and without having taken the trouble to say it in the best way possible to him, is a peculiar impertinence; and of such impertinence, alas! there is in the Church far too much.

For the making of a highly acceptable preacher there are many things necessary, as the Bishop of Ripon excellently insists upon in the lectures now under notice. But there are two main things necessary which it is in every man's power to have characteristic of him, and upon which, therefore, we have a right to insist. The first is, an unceasing effort to know himself, and a sincerity to his own convictions; the second is, ungrudging pains in preparing his discourse before he ventures to start on delivering it. Sincerity and pains: these are the primal requisites. They will not alone make a man a great preacher, but even alone they will make us listen to him with profit; and without them his utterances are but an insult to his hearers, and to Him

in whose Name he speaks.

WITH THE ZHOB FIELD FORCE.

"With the Zhob Field Force in 1890." By Captain Crawford McFall. London: William Heinemann. 1895.

THE Zhob Valley is, as all the world now knows, a district of the very highest importance to us in India, because not only does it supply a valuable traderoute between Afghanistan and India, but it commands the Draband, Gomal, and Tochi passes on the Afghan side of our frontier, and at the same time is easily accessible from Quetta, our great stronghold in the North-West. Its possession, in fact, enables us to command the Great Gomal Highway, which has for centuries been the principal channel through which traffic from Central Asia flows into our Indian bazaars. It is true that prior to 1890 it had for some time been almost disused owing to the threatening attitude of the tribes in its neighbourhood, but its strategical and commercial value had never been lost sight of. At a time when events on our Indian frontier are once more largely occupying the attention of the public, the appearance of Captain McFall's book should be very welcome; but we fear that

those who take it up with the hope of improving their knowledge of our frontier policy will be somewhat disappointed. Two brief pages at the commencement discuss the military and other advantages which the Zhob Valley offers to those who may hold command of it, and the next five pages give us a very short account of the expeditions prior to that of 1890, which had been despatched in an endeavour to explore the district in question. Then we are summarily confronted with the British force which left Quetta on 27 September nearly five years ago. Now, unfortunately, there was no such fight-ing during the Zhob Valley Expedition as rendered the recent operations in Chitral so exciting, or gave incident and adventure to the "Diary of a Cavalry Officer." book on military operations, or dealing with strategical questions, which contains no "hairbreadth escapes," no sieges, charges, or assaults, must, if it is to be eagerly read, either be valuable in a scientific way, as are the travels of the great explorers, or it must be vivid and humorous and graphic, like the "Ride to Khiva," or Vambéry's masterpiece. The bald record of marches and encampments which fills the journal of every other officer on active service is but very dry and wearisome reading. We get rather tired of pages filled with sentences such as these: "On the 18th 'Rouse' was sounded at 4.30 a.m., and a start made at 6.10 a.m. for Kalla Mulla Kumal, our next halting place, distant about thirteen or fourteen miles. Two halts were made en roule, from 7 a.m. to 7.10 a.m., and from 9.10 a.m. to 9.45 a.m., Kumal itself being reached at 11.15 a.m."; and again, "Nikhal, or Spole Loara, was the destination, distant nearly sixteen miles, and this was reached at 1 p.m. We halted three times, at 6.45 a.m., 8.10 a.m., and 10.55 a.m. respectively." Pages of such writing can scarcely be termed literature, and the wearied reader rubs his sleepy eyes at last, and wonders with what object they were written. Nor is the answer far to seek. Captain McFall is a clever draughtsman, and has added some ninety illustrations to his book. But even these have, as a rule, scarcely enough interest in them to justify the prodigality with which they have been showered on the text, and, moreover, their merit is de-cidedly unequal. They are often on too small a scale to be quite intelligible, and have probably suffered a good deal in the process of reproduction. Some, indeed, remind us of the pictorial puzzles that can occasionally be purchased for a penny in the streets, labelled "Find Mr. Gladstone," or some other notoriety of the day. "Find the camel "would be an apt inscription for the sketch on page 146 for avantal. page 146, for example. On page 152 the same beast may also be figuratively pursued with keen interest, and on page 175 the uncertainty of touch is such that even vaster problems in puzzledom are suggested. The dry matter-of-fact extracts from order books and diaries, which constitute the text, were naturally scarcely suffi-

departments" who "rendered me willing and valuable assistance" are here mentioned by name in the usual stereotyped phraseology of such documents, and the padding is completed by the inclusion of the official letter from the Secretary of the Military Department, who tells us that "the Governor-General in Council has heard Sir George White's report with much satisfaction." The pencil appears, in fact, to have been mightier than either the sword or pen in this expedition, and neither the professional nor desultory reader will find much of value or interest in this narrative of it. tive of it. But the gravest fault we have to find is that no map whatever is attached to it, and that, therefore, the reader is quite at sea amidst the bewildering lists of passes, and valleys and rivers, that are mentioned in connection with the subject. Surely when the "scientisic frontier" we have, or are supposed to have, constructed in the North-West of our Indian Empire, was under review, a map would not have been out of place; and what is an itinerary without at least a rough sketch of the route? We might legitimately expect one in a volume in which the pencil occupies so predominant a part.

cient to eke out an adequate number of pegs on which to hang the pictures. We are not, therefore, surprised to find some five pages towards the end of the volume

occupied with a verbatim reprint of the whole of Sir George White's despatch sent, on the close of the opera-

tions, to the Indian Government. All the "heads of

departments" who "rendered me willing and valuable

GYP'S LATEST NOVEL.

"Le Cœur d'Ariane." Par Gyp. Paris : Calmann Lévy. 1895.

T may justly be put to the credit of that lively lady who discourses on Parisian manners under the pseudonym of "Gyp," that she formulated and perfected the modern novel in dialogue. Quite recently this variant of fiction has been domesticated in England by youthful and feminine followers of the Comtesse de Martel. Their efforts, however, merely serve to warn all whom it may concern that the evolution of character by means of conversation is not so easy as it seems. To the reader of "Gyp" it does indeed appear encouragingly facile and fluent, and in this very appearance lies the proof of her keenness of observation and artistic execution. For the novel in dialogue is bound by the same limitations as the stage-play, and its success is secured by almost the same qualities. Its characters have to tell their own story, so that the lightest word of each must be pregnant with self-revelation if the dramatis personæ are to be rescued from the dimmest vagueness of outline. Yet any suggestion of the portentous in their conversation violates the occasion and divorces the story from the essential similitude to life. characters are, therefore, in the position of puppets without a showman, and the author in his capacity of omniscient elucidator disappears.

Thus a novel in dialogue is successful or not in proportion to the writer's faculty for devising expressive and simple speech. This faculty "Gyp" pre-eminently possesses, and when, as in this last story, she fails, it is through poverty of conception, and not through any lack of technical dexterity. "Le Cœur d'Ariane" is as lack of technical dexterity. "Le Cœur d'Ariane" is as well written as "Autour du Mariage," but in the latter case "Gyp" had something to write about, whereas in the present she has nothing. The Gallic garden of girls twittering gaily in the antechamber to life (all employed in peeping through the keyhole at the comedy of human experience) is sketched for us once more with the same mordant touch, the same subtly ironical significance. In this garden all the rosebuds are cankered at heart, and perfumed with the poison of modernity. When Gyp began to write, however, she saw the blood and the bones of this tainted exotic society, but in her later works she has not troubled to look beneath the painted face of it. So in losing touch with the thin vein which linked it on to the universal sensibility, Gyp's work has lost all its vitality and much of its interest. In "Le Cœur d'Ariane" the interest is the attraction of mere cleverness—of sprightly speech and serio-comic inci-dent. The heroine whose heart is dissected is of course guileless of any. She is, however, wise enough to realize that such beauty as hers may be reinforced by " une robe de bure capuchin qui a l'air d'être peinte sur sa peau, tant elle la moule exactement; cheveux plats; collet et manchettes d'une réligieuse." So Ariane builds up a glorious reputation for virtue by ostentatious devotion to a large and impecunious family, and her avowed intention of marrying for love. Incidentally she associates herself with the pet charity of Madame d'Aucoche, sister to the Duc de Bruges, whose only son is heir to the ducal millions. Hugues de Bruges is not, however, a credit to his family. He is "trente-huit ans, grand, gros, colossal, démarche lourde, mouvements gauches, l'air bête et vulgaire," in addition to which attractions he has "pieds et oreilles horribles, expression bestiale, vête-ments mal faits." Nevertheless he succumbs at once to Ariane's exquisite austerity, although he remains too shy and stupid to express his devotion. One day Ariane announces her intention of entering a convent, and at length, in a farewell interview, betrays her affection for Hugues.

"Ariane (mouvement des yeux et appuyant sa tête r l'épaule de Hugues). "Vous!' (elle le regarde sur l'épaule de Hugues). d'un air extasié) 'vous!'

"Le Duc (abasourdi). 'Comment! c'était mon fils

que . . .'
"Madame d'Aucoche (au comble de l'étonnement). C'était lui qui . . .'
"Ariane. 'Oui!' (Elle se rejette brusquement en

arrière et sanglote la tête cachée dans les cousins.) Ultimately Hugues is made to understand his happiness. "C'est égal!" mutters the old Duc, who alone sees through the fair and saintly schemer. "Ce que les femmes sont rosses!"

Such is the kernel of the story, which is developed through nearly three hundred pages of chatter, occasionally brilliant but mostly flatulent and empty. Of the surface of that section of French society which was once aptly designated "le double-monde," we have surely had enough. One does not, of course, expect to find Gyp probing the springs of sensation nor agonizing over the uttermost meaning of life. But there is a plane that stretches between metaphysics and that futile ex-teriority which is neither human, nor diabolic, nor divine. And once upon a time was not Gyp also among the artists?

FICTION.

"A Plant of Lemon Verbena." By Alicia Leith. London: Gibbings & Co. 1895.

THIS is a poetic and touching little story, which we should appreciate more if it were written in English. West Somerset readers may revel in it. But those of us who have not the honour to belong to that pic-turesque locality blanch before the accumulated "z's" of the volume. "I chok'd auvr the words an' Matha zeen' as I luked martel zcared" is not perhaps a dark saying, but certainly a troublesome one to a would-be rapid reader. And that is a mild example of the grievance. The same applies to every book written in dialect, however; and, of its kind, this one is nicely written and readable.

"Kathleen Clare." By Dora McChesney. London: William Blackwood & Sons. 1895.

We expect in these days to find in our historical novel (by a new writer) frank traces of Stanley Weyman with veiled attempts at Stevenson. This book is no exception; not that the imitation is in any way impertinent, but that without these pioneers the tale would hardly have been written. It deals with the fall of Strafford, whisks Van Dyck and even Milton on to the stage for a prudently short interval, and tells prettily enough of the love affairs of a nice young girl. The story entertains us mildly, and the tragedy, as therein presented, leaves us unmoved. The illustrations, by Mr. J. Shearman, are graceful and well produced. The whole book is more of an addition to the shelves of young people who are "taking" history than to historical literature itself.

ne Mistress of Quest." By Adeline Sergeant. London: Hutchinson & Co. 1895. "The Mistress of Quest."

Why does Miss Adeline Sergeant write so much? All her books are well turned-out pieces of work, but some are more than that, and these last make us impatient of the others. This one before us is a readable enough novel of a very ordinary kind. Neither the characters nor their doings have anything about them to distinguish them from the common herd. Almost the only clever touch in the book is in the drawing of old Farmer Verrall, who thought it condescension to allow his daughter to marry an artist. For those who expect the average novel, the book is admirable; but Miss Sergeant has taught us to expect a little more.

"A Great Indiscretion." By Evelyn Everett Green. London: Isbister & Co. 1895.
"Colonel Norton." By Florence Montgomery. London:

Richard Bentley & Son. 1895.

"A Great Responsibility." By Marguerite Bryant.
London: Hurst & Blackett. 1895.

The book which has for title "A Great Indiscretion" is a disappointingly proper little "A Great Indiscretion" is a disappointingly proper little story of two maiden aunts and a baby nephew. It would be a readable little book enough but for this infant. All mothers of real boys will be exasperated to read of this one. Here is one of his least painful utterances. "I don't like feeling as if I'd dot somefing inside of me made of lead wiv little prits on it. Mamsey says it's a tonsance; and yet little boys ought to have it; but I don't lite it. and vat little boys ought to have it: but I don't lite it.
. . . I want to be stolded. I fink it would be dood for me and help me to remember. I fink I fordet fings too soon." Comment is needless. In "Colonel Norton,"

Miss Florence Montgomery has given us a short story imbedded in three volumes of "padding." Though without anything objectionable to quarrel with, it is still a book that one forgets immediately after reading the last line. "A Great Responsibility" is a bright little story, with that ever interesting character, a wilful young heiress, for heroine.

"God Forsaken." od Forsaken." By Frederic Breton. London: Hutchinson & Co. 1895.

"A Heroine in Homespun" was good, but this last book by Mr. Breton is better still. The plot is most uncommon and very cleverly worked out, and the writ-ing never lacks power. We fancy we trace a strong influence of Ibsen, on the writer's philosophy. There are a few improbabilities here and there, but they are too cleverly done to offend the reader much. What is more serious, to our thinking, is the very obvious explanation of the book's *motif* in the concluding paragraph. A tale as powerful as this one is well able to point its own moral, and it would surely have been far more artistic to allow it to do so.

"Worthy." By Mrs. H. M. Cadell. London: Remington & Co. 1895.

We cannot but think it a mistake when a man writes a preface to the work of his dead mother, anticipating adverse criticism and deprecating it on the ground of the author's illness at the time of writing the book. Surely an appeal to the kindly feelings of a reviewer is immoral if not unavailing; for, if successful, would it not cause that good man and true to fail in his duty? In this case, the apology is the more irritating for being absolutely unnecessary. On its own merits, "Worthy" is a novel above the average. The style is sincere, refined, and always restrained throughout. The wordpictures of the Franco-Prussian war are lively, and Helen, the heroine, is a real woman, and interesting as such. The whole thing is widely different from the hysterical production which the well-meaning preface leads us to expect.

Golden Lads and Girls." By H. A. Hinkson.

London: Downey & Co. 1895.
"Mr. Trueman's Secret." By H. P. Palmer. London:

Swan Sonnenschein & Co. 1895.
"Among the Water Lilies." By Cecilia Blake. London: Simpkin, Marshall, Kent & Co. 1895.

The first of these is a clever story of Irish life, somewhat marred by a feeble love-interest. The author is not at home in the creation of girls and their mild romances, but he knows very well how to bring before us the Green Isle and some of her racier types of character. Dr. Finucane is an amusing study, and so is Fitzmaurice, the "rackety" Dublin undergraduate. All the book, except the part devoted to love-making, is original enough to merit reading. "Mr. Trueman's Secret" is an unsuccessful attempt to carry out a melodramatic idea, and cannot be considered worth much serious criticism. Without having very glaring faults, it is lamely constructed on a clumsy foundation. "Among the Water Lilies" belongs to the rather trying class of books wherein wicked Italians observe "Il diavolo!" and babies are found on doorsteps, arrayed in "the finest possible materials." Works of this type we have always with us—usually in the servants' hall. we have always with us-usually in the servants' hall.

"Matthew Furth." By Ida Lemon. London: Long-mans, Green & Co. 1895.

The writer of this East-End novel has endeavoured to rival Mr. Arthur Morrison on his own ground. story of Selina, the pretty young girl who earned money by pawning her neighbour's treasures, is sympathetically and humorously given. Besides the pathos of simple tragedy, the book is full of amusement for its readers. Mrs. Gripper's velveteen and Brasy Jimmy's shifts for a living, are laughable to hear of. Altogether, this is a charming little story, well and sincerely written up to a good standard, below which it seldom falls.

"Dalefolk." By Alice Rea. London · Hurst & Blackett. 1895.

"Dalefolk" is a painstaking study of Cumberland and its rustics. In one not overlong volume the

authoress would have kept up our interest in her strange farmer-folk and their humours; in three volumes, closely packed, we weary of them slightly. The local colour gives the impression of faithfulness, and the main idea of the plot is a striking and picturesque one. Less writing and a few more bold effects would have made this book one to be remembered.

"The End of the Run." By Galpin and Austin Oliver. London: Digby, Long & Co. 1895.

Brazen must be the front of him whose hero's sister gets herself mistaken for a "minx," and causes infinite heartburnings to the hero's wife. No amount of repetition would seem to dull the charm of this exquisite conceit. Here the heroine has a very good husband, and illtreats him, in consequence, for a somewhat half-hearted lover, who marries her in the end of the book, the husband having been put to a lingering death. The heroine then feels "the intense joy which only those who have passed through the fiery trial, and at last attained the fulfilment of their hopes, can ever experience." We will end with a specimen of punctuation, taken at random, and by no means the worst in the book. "Vera, my darling, I have waited and waited, it seems to me hundreds of years, for this moment, tell me, little one, do you still care for me, and will you be my own sweet wife; there is no tie now dear, to separate us, only tell me that you love me."

NEW BOOKS AND REPRINTS.

"Some Side-Lights on the Oxford Movement.' By Minima Parspartis. London and Leamington: Art and Book Company. 1895.

THIS is an interesting record, and perhaps it is ungrateful to say that it might have been more generally interesting if it had been even more personal and gossipy, and less concerned with discussions of doctrine. Just at present, questions of doctrine are rather far off. A religious doctrine must be either true or false; but the necessity of choosing does not of itself oppress even a religious mind any more than the choice between two opposing theories in the higher regions of science. Some spiritual need is required to make the acceptance or rejection of a doctrine a matter of vital importance, a challenge which must be answered; and now and then our attention is apt to wander during the discussions of doctrine in this book, because for the moment we have lost sight of the humanity of the question. Minima, it would seem, was bound to become a Roman Catholic from the very beginning. The extremely personal and characteristic yearning for a certain kind of reverence and solemnity, a certain kind of safety and closeness to God, could only be satisfied by Rome; and so long as these personal needs in Minima and her friends (we wish we had been told more of Milly) are visible, the record is widely interesting. The interest of the other parts must necessarily narrow down to those who have been through exactly the same difficulties—those, in fact, for whom, the authoress tells us, the book was especially written. The sentence we like best is at the beginning, in a description of her fourteen-year-old life at Clifton: "Still more fascination did the Catholic shop a little higher up (Park Street) possess. . . . We used to get our stationery there, as an excuse for looking at the images and books." It is a delicious picture, and this and other touches—a reticence hardly to be reached by one writing fiction for the fiction's sake. Mr. Barker, who went with the family to Rome, as tutor to Minima's brothers, is absolute Jane Austen, and comes to us with all the humour and charm of a character who has not gone through the co

"Literary Types, being Essays in Criticism." By E. Beresford Chancellor, M.A. (Oxon.) London: Swan Sonnenschein. 180c.

"We cannot look, however, imperfectly, upon a great man without gaining something from him." From this quotation, which stands on Mr. Chancellor's title-page, we gather that Mr. Chancellor expects us to be grateful to him for publishing these essays; but we are not a bit. Does he really imagine any one will be grateful to a man who says that Lamb's essays are inimitable, his poems not so good, who says that he was sweet to his sister, and that he had intrinsic worth under a frivolous exterior? Or is gratitude owing for the other novelties in this essay, the two anecdotes against North Britons about "my beauty" and Burns? Again we are quite willing to welcome any one who will write a sensible defence of Dickens against those who think him a bad artist and a maudlin sentimentalist; but Mr. Chancellor splutters about decadents, the nineteenth century, the present times, nowadays, the sexual problem, Ibsen. We may be a poor lot, but we are not to be caught by such unworthy stuff. Mr. Chancellor opens his essay on Coleridge saying that in English literature Shakespeare is the only

individual who can, "in any appreciable way," be placed in the front rank as a man of pure genius, and Coleridge comes nearer to Shakespeare than any one else. This is a good beginning, and the man who wrote it ought to be able to explain to those who do not know, how it is that Coleridge the poet has such an immense reputation—it is one of the standing surprises in literature to many people. But Mr. Chancellor has nothing to tell us except what stands in the words he quotes from Southey—"All other men that I have met are mere children to him, and yet all is palsied by a total want of moral strength." Indeed, the only striking passage in the essay is an interpretation of Buffon's mot, "genius is the capacity for taking infinite pains." This is a "somewhat arbitrary and misleading dictum . . . what Goethe probably means to infer is that talent is the art of taking infinite pains, a very different conclusion. For genius is a Godgiven possession which," &c. If this is indeed so, he "meant to infer" something exceedingly stupid and dull, and it is a wonder his dictum has ever been remembered. And four pages after this purple patch Mr. Chancellor assures us in Lamb's words that he is a South Briton. Mr. Chancellor is so cautious that he seldom allows himself to affirm even the most obvious truth except through two negatives, clouded by limiting clauses and "somewhats." His style too is unsympathetic; for one thing, he is always chopping in with a clause between the relative and its verb—"one of the chief among those who, while doubting the efficiency of their efforts, have nobly attempted the regeneration of their fellow-men." "Great intellectual powers (comma) which (comma) had they had a greater analytical basis (comma) might have placed him in a position," &c. If such things only occurred once or twice it would not matter much. Mr. Chancellor has a great admiration for the six men he describes in this volume, and his readers will sympathize with him, remembering how often they too have felt that they really had n

"The Storm Bird." By Axel Lundegard. Translated by Agnes Kilgour. London: Hodder Bros. 1895.

"The Storm Bird" falls between two stools; it is heavy as fiction and uncertain as history. It begins fictitiously. Dr. Anton Anderson is a philanthropist whose schemes have miscarried. They miscarry in the first and second chapters, and the book stagnates entirely in the third. So, having nothing better to do, he sits under a maple-tree and thinks of Doctor Schütte. In chapter iv. he still thinks of Doctor Schütte, and the Baroness von C. comes along and begins reminiscences of that person, talking like a book. "Woe to the seers whose hearts are too early fired by an Idea," is a specimen of her colloquialisms. She finishes, and Anton Anderson sits and meditates much in the vein of a political leader-writer in a local paper. "Anton Anderson was still sitting musing when the sun rose," and so the business ends. The English of the translation is as colourless as the book.

"The Chouans." By H. de Balzac. Translated by Ellen Marriage, with a Preface by George Saintsbury. London: J. M. Dent & Co. 1895.

"Les Chouans" is a romance set apart in a wonderful place of its own among romances. A romance it surely is, with a full measure of glamour, no lack of history, of stirring adventure, fighting, hairbreadth escapes, mystery. That is all we expect from a romance, and if some of the minor characters (or charac-ters which should be minor) are well drawn, our gratitude over-But Balzac has done more; he has conceived the very essentials of his romance with as much depth and humanity as he would bring to bear on a drama of more prosaic setting. "Les Chouans" is a romance, but the heroine is in actuality the chief figure, and she stands out radiant, a living woman, as varied and rounded a person as any Balzac treated. It is a romance, but the hero exists, the very glamour of his presence, his courage and his beauty are peculiarities characteristic of this particular being. The Gars is a real man, no mere mask in which the imagination of a youthful reader may go adventuring into fine situations on its own account. The love between the two grows swiftly, as one would expect in such stirring times; but their first five hours together will compare with the love passage in any novel for subtlety and reality. "Les Chouans" is a romance; but it is also a chapter in the "Comédie The translation is as good as can be expected. When Balzac is undeniably and obviously exciting, the translator rises to the occasion, or else the reader is too wrapt to remark shortcomings. But in the passages where the action is not stirring, the English version is unconvincing, the sentences do not strike, they are not alive, and the eye runs them over without catching hold of anything. A reader who was not jealously on the look-out might well pass over even a quite senseless sentence, the queer blunder, for instance, on page 47: "He (Marche-à-Terre) pointed to the Blues, for these faithful defenders of altar and throne were all brigands and murderers of Louis XVI." Balzac is never dull, even when he goes far more out of his way than in "Les Chouans," because he never touches anything without the keenest enjoyment and appreciation of it himself, and therefore a dead sentence is an impossibility. preface by Mr. Saintsbury is a mistake, though a brief one. Even if you set aside the fact that Balzac has admirers who cannot bear to see any one (any one else at least) surveying him except on bended knees, he is still the last person to need anybody's introduction tacked on to his work. It might be considered dangerous policy, to say the least of it, to preface a novel by saying that a good deal of it is dull because the novelist did not know how to manage things; but, any way, one does not want to carry about blame or praise, true or mistaken, with one's copy of "The Chouans."

"Stories of the Bishops of Iceland." Translated from the Icelandic "Bishupa Sögur," by the Author of "The Chorister Brothers." London: J. Masters & Co. 1895.

Brothers." London: J. Masters & Co. 1895.

Here are four stories taken from the Bishops' Sagas, chronicles of the early Church history of Iceland. The first tells of Thorwald, "the Far-farer," the first man to preach the Gospel in Iceland. For some time Thorwald accompanied Svein in his Viking voyages, then he took the true faith and was baptized by the Saxon Bishop Frederick, and in 981 they both went to Iceland. The second and third stories tell of the first five Icelandic bishops, and the fourth of S. Thorlak, who died in 1193. "He was so careful in his words, that he never reviled the weather, as many do, or any of those things that were not reprehensible, and which he saw were according to God's will. He was weary no day. He feared nothing much, except the Althing (general meeting) and the Ember days; the Althing for this reason, that he thought many a man there would erroneously weigh his speaking when it was worth much, and he thought much lay on it; but the Ember days for this, that he thought it a great responsibility to ordain men who had come a long way for this purpose, and he saw much disability in them, both on account of little learning and other manners, not to his mind; yet he hardly thought them to be denied, both for the sake of their own poverty, and for the sake of those men that had taught them, or had sent testimonials with them."

"Ormond." By Maria Edgeworth. London: Downey & Co. 1895.

This year has brought a perfect flood of reprints, and some of them would appear unnecessary, judging from the second-hand bookshops and the old editions to be seen there, as cheap and far prettier and less affected than those publishers are wont to issue now. But there is no doubt about the wisdom of bringing "Ormond" forward again. The book is alive with fine characters—Sir Ulick, Dora, White and Black Connal, and, above all, Cornelius O'Shane. King Corney is a masterpiece. It would have been only too easy to have made him a caricature, to have exaggerated his faults and his virtues; but Miss Edgeworth drew him with such skill that we cannot distinguish between his faults and his virtues. There is no division: he is one man. We laugh at first, perhaps, when we hear of him, but directly we know him we come under his spell. He is a man of great dignity, and it is a rare feat to have made his truly royal dignity stand firm through so much that is ridiculous—that would be ridiculous apart from him. The book only lives by virtue of its characters, for there is really no story. The development of Harry Ormond, the hero, is meant to provide a story; but it does not, and the nearest approach to a binding thread is Sir Ulick O'Shane. He is almost as well done as his cousin, King Corney, though he is not originally so rich a character, and the scene between the two in King Corney's kingdom is the most brilliant passage in the book. The next best is the home-coming of Corney's daughter Dora. Ormond hardly rises into existence anywhere in the story, except in his love of King Corney—it would indeed be hard, even for a hero, to stand next to such a full character and not reflect a little life from him. One trait in his character, at any rate, is most strikingly apt and true. He fears that his boy's vanity and love of flattery will spoil him when he becomes the idol of King Corney's subjects. They are not the best kind of company, but their praise and flattery is sweet. However, Miss Edgeworth did not arrive at expressing

The Editor cannot undertake to return rejected Communications. He must also entirely decline to enter into correspondence with writers of MSS. sent in and not acknowledged.

Advertisements intended for the Saturday Review should be sent to the Publishing Office, 38 Southampton Street, Strand; or to the City Office, 18 Finch Lane, London, E.C. A printed Scale of Charges may be obtained on application.

Copies of the SATURDAY REVIEW Bill of Contents will be forwarded every Friday Evening by post, prepaid, to any newsagent in Town or Country, on application to the Publisher.

PARIS.

The SATURDAY REVIEW may be had in Paris every Saturday from Messrs. BOYVEAU & CHEVILLET, 22 Rue de la Banque (near the Bourse), where also Subscriptions are received. Copies are likewise obtainable at Messrs. Galignani's, 224 Rue de Rivoli; at Le Kiosque Duperron, Boulevard des Capucines, and Le Kiosque Michel, Boulevard des Capucines.

ADVERTISEMENTS.

SPECIAL INSURANCE

FOR THE

TITLED, PROFESSIONAL, & MERCANTILE CLASSES

COVERING THE RISK OF

ACCIDENTS AND INFECTIOUS DISEASES,

AND UNDER CERTAIN CIRCUMSTANCES

GRANTING AN ANNUITY.

SUMS ASSURED from £500 to £4000.

WITH DISABLEMENT ALLOWANCES UP TO £12 A WEEK.

Premiums from £2.

A WORLD-WIDE POLICY.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LTD., 40 to 44 MOORGATE STREET, LONDON, E.C. FOUNDED 1871.

ASSETS (including Uncalled Capital, 31 Dec., 1894), £403,397.

NO TOURIST'S OUTFIT IS COMPLETE

WITHOUT

VINOLIA CREAM FOR

SUNBURN, INSECT BITES, ITCHING, &c.

STONE'S TIME SAVED BY USING

For keeping in order all SPECIALITIES

LETTERS, PAPERS, PAMPHLETS, MUSIC, &c.
Sold by Stationers everywhere. Send postcard for Illustrated Catalogue to the Matsufacturers
HENRY STONE & SON, BANBURY.
Special Boxes, Files, and Cabinets made to order for a variety of purposes.

SHIPPING.

AUSTRALIA, NEW ZEALAND, TASMANIA. ORIENT LINE ROYAL MAIL STEAMERS

LEAVE LONDON EVERY ALTERNATE FRIDAY for the above COLONIES, calling at PLYMOUTH, GIBRALTAR, NAPLES, SUEZ, and COLOMBO.

Managers: {F. GREEN & CO. ANDERSON, ANDERSON & CO.} Fenchurch Avenue, London. For passage apply to the latter firm, at 5 Fenchurch Avenue, E.C., or to the Branch Office, 16 Cockspur Street, Charing Cross, S.W.

CHEAP RETURN TICKETS.

For particulars apply at the Company's Offices, 122 Leadenhall Street, E.C., or 25 Cockspur Street, London, S.W.

HEWETSONS

TOTTENHAM COURT ROAD. LONDON, W.

THE LARCEST STOCK OF ENCLISH CARVED

OAK FURNITURE

HEWETSONS NEW ILLUSTRATED CATALOGUE

is the best and most complete Furnishing Guide published, and is forwarded free of charge. It contains ESTIMATES for FURNISHING HOUSES for \$\int_160_{\infty}00_{\inf

DECORATING. — HEWETSONS give ESTI-MATES free of charge for PAINTING and all kinds of Interior Decorations, Structural Alterations, Sanitary Work, Electric Lighting, &c.

HEWETSONS are showing their new designs and colourings of AXMINSTER, WILTON, SAXONY, and BRUSSELS for the Season.

BRUSSELS CARPET, 2s. 9d. per yard.
WILTON CARPET, 4s. 6d. per yard.
AXMINSTER CARPET, 5s. 9d. per yard.

HUNTING AND SHOOTING BOXES completely Furnished at three days' notice for £150, £300, &c., and delivered, carriage paid, to any railway station in Great

HEWETSONS claim the attention of Families

Furnishing or replacing old carpets in their town or country houses to their large stock of English and Foreign Carpets, all of which are good value, none being purchased from manufacturers of inferior qualities.

All Goods exceeding £2 in value CARRIAGE PAID to any Railway Station in Great Britain.

Estimates Free for Electric Light Installations and Fittings.

HEWETSONS, TOTTENHAM COURT RD.,

British Workman's & General Assurance Co.

The History of the Institution.

The history of this institution, and especially its recent history, is marvellous. Every one who is concerned in it is justly proud. And there is something substantial of which to be proud, as is shown in the following figures, illustrating the company's progress during the last twelve years:

	PRI	EMIU	JM	INCO	OME.	
1884						£118,017
1885						130,057
1886						142,864
1887						153,384
1888						173,543
1889						207.575
1890						243,889
1891						274,969
1892						289,406
1893						306,234
1894						335,282
1895						380,088

The premium income of a Life Office is the measure of its popularity and progress, and in the period under review the income of the BRITISH WORKMAN'S AND GENERAL ASSURANCE COMPANY has been nearly

Standing in the Front Rank.

This Company is comparatively young, but there are not eight Life Offices in the United Kingdom which have so large an income. The progress has been marvellous, and this is to be explained by the liberality of the management towards the policyholders. No other company has distributed an equal amount of benefits for the same amount of premiums paid. No other Industrial Life Office has treated its members with equal consideration in the matter of surrender values. The BRITISH WORKMAN'S is an ideal Industrial Office,

The Ordinary Department.

The business in this department is highly satisfactory; 2,923 new policies have been issued, assuring the sum of £232,766 at an annual premium of £12,330. In this branch, apart from the Industrial, the net premium income for the year reached the solid figure of £42,790, and the accumulated funds increased from £92,000 to £113,711. The ordinary department is growing in importance at a rapid rate, and its development—which is well assured—will contribute largely to the future success of the company.

BRITISH WORKMAN'S & GENERAL ASSURANCE Co., Ltd.

LONDON-City Offices, 2 WEST STREET, Finsbury Pavement. Chief Offices, BROAD STREET CORNER, BIRMINGHAM.

Managing Director-H. PORT.

BORWICK'S BAKING

LARGEST SALE IN THE WORLD.

THE BEST THAT MONEY CAN BUY.

POWDER.

MEDOC-VIN ORDINAIRE.

Pure BORDEAUX, an excellent light Dinner Wine. The quality of this wine will be found equal to wine usually sold at much higher prices. 7s. 6d,

ST. ESTEPHE.

SUPERIOR DINNER WINE, old in bottle. On comparison it will be found very superior to wine usually sold at higher prices. The appreciation this wine meets with from the constantly increasing number of customers it procures us in London and the Provinces, gives us additional confidence in submitting it to those who like pure Bordeaux wine.

Also a very large Stock of medium and high-class wines Including Vintages 1868, '70, '74, '77, '78, '80, '84, '88, '89, '91. PRICES INCLUDE BOTTLES.

6 Dozens Delivered to any Railway Station. Price List Free by Post.

JAMES SMITH & COMPANY.

Manchester: 26 Market St. Liverpool: 37 North John St.

ROYAL FREE HOSPITAL, Gray's Inn Road. W.C.-Open free to the sick poor without letters of recommendation. This Charity is unendowed, and urgently NEEDS your HELP.

CONRAD W. THIES, Secretary.

SEAMEN'S HOSPITAL SOCIETY (Dreadnought), Greenwich.—AID for the Society's Hospitals and Dispensaries urgently NEEDED.

P. MITCHELLI, Secretary.

KING'S COLLEGE HOSPITAL. Lincoln's Inn Fields.

FUNDS URGENTLY NEEDED, No available Capital. N. BROMLEY, Warden.

"ENTRAL LONDON THROAT, NOSE, AND EAR HOSPITAL, Gray's Inn Road.

Open daily to the poor without letter of recommendation. FUNDS urgently NEEDED.

RICHARD KERSHAW, Secretary.

THE CANCER HOSPITAL Fulham Road, S.W. Poor persons admitted on their own application. A number of beds are provided for the use of patients who may remain for life. CON-TRIBUTIONS urgently solicited. Bankers, Messrs. Coutts & Co. W. H. HUGHES, Secretary.

WESTMINSTER HOSPITAL, opposite Westminster Abbey, instituted 1719, the oldest hospital in London dependent upon voluntary contribu-tions, is in VERY URGENT NEED of FUNDS. Bankers, Messrs. C. Hoare & Co., 37 Fleet Street; Messrs. Barclay, Ransom & Co., 1 Pall Mall East.

SIDNEY M. QUENNELL, Secretary.

ST. PETER'S HOSPITAL FOR STONE,

&c., Henrietta Street, Covent Garden, W.C.

In-Patients treated last year, 445; out-patients, including men, women, and children, 4722. Total attendances,

34.452.
The COMMITTEE APPEAL for ANNUAL SUB-SCRIPTIONS to maintain the hospital in its present efficiency. Bankers, Barclay, Bevan, Tritton & Co.

IRWIN H. BEATTIE, Secretary.

AMUSEMENTS.

CRYSTAL PALACE

YSTAL FALACE.

AFRICAN VILLAGE.

THE GREATEST NOVELTY IN LONDON!
SOMALIS RIDING OSTRICHES!
SOMALI PONY AND DROMEDARY RACES!
MARVELLOUS SPEAR-THROWING!
OSTRICH FARMING!
THE ZOO OF THE FUTURE.
Lions, Tigers, Bears, Hyenas, Cheetahs, &c., all in same Cage.

DESIRABLE INVESTMENT. 500 Shares of £1 each, whole or part, in an enormously successful home enterprise. 15 per cent dividend paid. Price moderate. Write, PLOUTOS, care of Gould's Advertising Offices, 54 New Oxford Street, W.C.

EDUCATIONAL.

GUY'S HOSPITAL RESIDENTIAL COLLEGE.— Early application should be made to secure rooms for the Winter Session. Rent from ros. to 16s. a week.—Apply to the WARDEN, The College, Guy's Hospital, S.E.

GUY'S HOSPITAL ENTRANCE SCHOLARSHIPS.

—TWO OPEN SCHOLARSHIPS in SCIENCE, of the value of Ligo and Loo, and two in Arts, of the value of Ligo and Loo, are offered for Competition in September next. Full particulars, with copies of papers set at the last examination, may be obtained on application to the DEAN, Guy's Hospital, London Bridge, S.E.

ST. BARTHOLOMEW'S HOSPITALAND COLLEGE.

The WINTER SESSION will BEGIN on Tuesday, October 1st, 1895. Students can reside in the College within the Hospital walls, subject to the col-

Students can research the degiate regulations.

The Hospital contains a service of 720 beds. Scholarships and Prizes of the aggregate value of nearly £000 are awarded annually.

The Medical School contains large Lecture Rooms and well-appointed Laboratories for Practical Teaching, as well as Dissecting Rooms, Museum, Library, &c.

A large Recreation Ground has recently been purchased, and was formally opened dast summer.

Last summer.

For further particulars apply, personally or by letter, to the Warden of the College,
St. Bartholomew's Hospital, E.C.

A Handbook forwarded on application.

ST. THOMAS'S HOSPITAL MEDICAL SCHOOL. ALBERT EMBANKMENT, LONDON, S.E. The WINTER SESSION of 1895-96 will open on WEDNESDAY, October 2nd, when the prizes will be distributed at 3 p.m. by Sir EDWIN ARNOLD, K.C.I.E.,

when the prizes will be distributed at 3 p.m. by Sir EDVLN ARSOLD, ALL C.S.I.

Three Entrance Scholarships will be offered for competition in September, viz.:

One of £150 and one of £50, in Chemistry and Physics, with either Physiology, Botany, or Zoology, for first year's students; one of £50 in Anatomy, Physiology, and Chemistry for third year's students.

Scholarships and money prizes of the value of £300 are awarded at the Sessional Examinations, as well as several medals.

Special classes are held throughout the year for the Preliminary Scientific, and Intermediate M.B. Examinations of the University of London.

All hospital airpointments are open to students without charge.

The School Buildings and the Hospital can be seen on application to the Medical Secretary.

The School Buildings and the Prospital can be seen on application to the absolutal Secretary.

The fees may be paid in one sum or by instalments. Entries may be made separately to lectures or to hospital practice, and special arrangements are made for students entering in their second or subsequent years; also for dental students and for qualified practitioners.

A register of approved lodgings is kept by the Medical Secretary, who also has a list of local medical practitioners, clergymen, and others who receive students into their houses.

heir houses.

For prospectuses and all particulars apply to Mr. Rendle, the Medical Secretary.

G. H. MAKINS, Dean.

THE LONDON HOSPITAL MEDICAL COLLEGE.

The WINTER SESSION will commence on Tuesday, October 1st.
The Hospital is the largest general hospital in the kingdom, and contains nearly to beds. Number of in-patients last year, 9,703; out-patients, 128,315; accidents,

Soo beds. Number of in-patients last year, 9,703; out-patients, 126,315; accidents, 123,735.

Surgical operations daily. Major operations in 1894, 1,778.

Appointments:— Forty qualified resident appointments are made anually. Dressers, clinical, post-mortem clerks, and maternity assistants are appointed every three months. All appointments are free. Holders of resident appointments are also provided free board.

SCHOLARSHIPS AND PRIZES.—Entrance Scholarships, value £120, £60, £60, £35, £30 and £400, will be offered for competition at the end of September.—Numerous Scholarships and Prizes are given annually.

FEES—120 guineas in one payment, or 130 guineas by instalments. A reduction of 15 guineas is allowed to the sons of members of the profession.

Luncheons or dinners at moderate charges can be obtained in the Students' Club. The Students' Clubs Union, embracing all the Scientific, Social, and Athletic Clubs, are available to all Students. The Clubs Union Ground is at Lower Edmonton.

The Metropolitan, Metropolitan District, East London, and South-Eastern Railway Stations are close to the Hospital and College.

For further information apply, personally or by letter, to

MUNRO SCOTT, Warden.

WOOLWICH and SANDHURST.—WALTER WREN,
M.A., Cambridge, PREPARES PUPILS. The latest references are to
parents, &c., of pupils who passed 2nd, 7th, 13th 16th, 38th, 31st, 36th, 39th, and
58th. The special characteristic of Mr. Wren's system of military education is the
preparation of candidates for both the open competitive and the coming-out
examination, so as to secure R.E. for Woolwich candidates. The Candidates who
passed FIRST and fourth in the late Competition for six vacancies in the India
Forests Department were Mr. Wren's Pupils.—Address till September 10th, Astley
House, Staveley Road, Eastbourne.

OUNDLE SCHOOL.—Classical, Modern, Science, and Engineering Sides. Foes £65 to £75 a year. Last year's successes include Four Classical Scholarships, a Science Exhibition (Trinity College, Cambridge), a Science Scholarship and Woodwich Entrance (11th place). Next term begins Sept. 17. Apply to the Headmaster.

COMMERCIAL.

SPECIAL ADVANTAGES TO PRIVATE INSURERS.

THE IMPERIAL INSURANCE COMPANY, LIMITED. FIRE, Est. 1803—12 OLD BROAD ST., E.C.; and 32 PALL MALL, S.W. Subscribed Capital, £1,200,000. Paid-up, £300,000. Total Funds over £1,500,000. E. COZENS SMITH, General Manager.

"THE TIMES" Dec. 29, 1894, says in a leading article on "Our Daughters"

"FIVE per cent, was regarded as the current rate of interest on good "security when paterfamilias set up housekeeping; now he must think himself lucky when he can get Three."

The MUTUAL LIFE INSURANCE COMPANY of New York Guarantees Five per cent.

Debenture Policy.

WHICH ALSO PROVIDES FOR

Death Duties, Children's Education, Marriage Settlements or Business Capital under one Contract.

ACCUMULATED FUNDS £42,000,000

Apply for particulars to any of the Branch Offices, or to

D. C. HALDEMAN, General Manager for the United Kingdom, 17 & 18 Cornhill, London, E.C.

ESTABLISHED 1824. TOTAL FUNDS EXCEED £4,000,000. ESTABLISHED 1824. SCOTTISH UNION AND NATIONAL INSURANCE CO.

LONDON: 3 KING WILLIAM ST., E.C. GLASGOW: 150 WEST GEORGE ST.

HEAD OFFICE—35 ST. ANDREW SQUARE, EDINBURGH.

Secretary—J. K. Macdonald.

General Manager—A. Duncan.

Early Bonus Scheme. (E. B.) The following, among other special advan-ages, apply to ordinary Policies issued under this Scheme. Besides being payable mediately on proof of death and utile, they are, at the cut of three years from

immediately on proof of death and title, they are, at the end of three years from their date:

Entitled to rank for Bonus Additions; Indisputable on the ground of Errors or Omissions; World-Wide without Extra Charge; and kept in force, wholly or partially, even in case of Non-payment of Premium.

Special Bonus Scheme. (D. B.) Under this Scheme Profit Policius are issued at Non-Profit Rates, and share in the profits when the premiums received, accumulated at 4 per cent compound interest, amount to the Sum Assured. Policies of this class which have for the first time become entitled to rank for Bonus have received Additions at the rate of £10 per cent, besides a further progressive addition of £1 per cent per annum.

FIRE INSURANCE.
Almost all descriptions of Property insured on the most favourable conditions.

THE COLONIAL MUTUAL

LIFE ASSURANCE SOCIETY, LIMITED,

33 POULTRY, LONDON, E.C.

FUNDS EXCEED £1,750,000.

POLICIES ISSUED UNDER THE ORDINARY, MODIFIED TONTINE, AND MORTUARY DIVIDEND SYSTEMS.

EDWARD W. BROWNE, F.S.S., Manager.

SOUTH AFRICAN COLD MINE, LAND & EXPLORATION SHARES.

H. HALFORD & CO.

70 & 71 Palmerston Buildings, London, E.C.

Telegraphic Address: "MONITOR, LONDON.

Large buyers and sellers of South African Gold Mining, Land, and Exploration shares. Close market prices guaranteed. Low Contango rates. Accounts opened for settlement in three months, if desired. All profits paid directly accounts are closed.

Send for our selected list of the best Mine and other shares for investment or speculation.

H. HALFORD & CO.,

70 & 71 PALMERSTON BUILDINGS, LONDON, E.C.

References in all parts of the United Kingdom and Abroad.

THE SATURDAY REVIEW sent by post at following rates per annum, paid in advance.

The LISTS of APPLICATIONS for SHARES will CLOSE TO-DAY (SATURDAY) for Town and Country.

WESTERN AUSTRALIA.

North Fingall Reefs, Ltd.

Incorporated under the Companies Acts, 1862 to 1895.

CAPITAL £150.000.

IN 150,000 SHARES OF £1 EACH.

Of which 55,000 are now offered for Subscription at Par. PAYABLE: 2s. 6d. on Application; 7s. 6d. on Allotment, and the Balance by two instalments of 5s. each, payable one month and three months respectively from the date of Allotment.

Col. R. PARRY NISBET, C.I.E., Chairman London and Western Australian Investment Company, Limited, Chairman.

MAJOR LEITH BONHÔTE, Director Great Fingall Reefs, Limited.

H. CLAUD LYALL, Esq., Director London and Western Australian Exploration Company, Limited.

LIEUT.-COL. M. F. THRUPP, 27 Clement's Lane, E.C.

THE HON. SIR JULIUS VOGEL, K.C.M.G., River Bank, East

C. A. WHITFIELD, Esq., St. Clement's House, Clement's Lane, E.C.

Bankers.

THE LONDON JOINT STOCK BANK, LIMITED, Lothbury Branch, 6 Lothbury, E.C.

Brokers.

MESSRS. FITZGERALD & COHEN, Gresham House and Stock Exchange, London, E.C.

Consulting Engineers.

MESSES. BEWICK, MOREING & CO., Broad Street House, New Broad Street, E.C.

Solicitors.

MESSRS. SUTTON, OMMANNEY & RENDALL, 3 & 4 Great Winchester Street, London, E.C.

Buditors.

MESSRS. MONKHOUSE, GODDARD & CO., 28 & 29, St. Swithin's Lane, London, E.C. Secretary.

MR. E. W. AYERS.

18 ST. SWITHIN'S LANE, E.C.

PROSPECTUS.

THIS Company has been formed to acquire and work the four Gold Mining Leases, Nos. E. 361, 362, 363, and 364, being the Northern portion of the Great Fingall Mine at Edjudina, near Peak's Find, in the district of Coolgardie, Western Australia, which is the property of the "Great Fingall Reefs, Limited," who are working the adjoining blocks, and are now erecting machinery to begin crushing on a large scale at an early date. scale at an early date.

The Property is a very extensive one, consisting of four blocks of 24 acres each, located along the strike of the lodes. The ground lies between two parallel boundaries, distant from each other about 15 chains, and having a N.W. and S.E. bearing.

The Reefs.—Out-crops of auriferous quartz can be traced with a N.W. to S.E. strike from one end of the property to the other. The five reefs on this property, locally designated as "A," "B," "C," "D," "E," maintain their course regularly, and have a general bearing of N. 45" W., and dip slightly about 80" to the N.E. Mr. W. Thompson, M.E., who reported for Messrs. Bewick, Moreing & Co., took five samples from different portions along the Great Fingali Reefs, including the four blocks acquired by this Company, which gave the following results upon assays made by Messrs. Edwards, Smith & Henderson, Assayers, Coolgardie:

		Ozs.	Dwts	. Grs.	
Sample marked F. 1		8	II	12	per ton.
2		4	18	0	**
3		10	12	8	99
4			ace (only	2.2
5		8	3	8	39

It is probable that there are more than these five parallel reefs within the boundaries of the property. The above mentioned reefs vary from 1½ to 4 feet in width, increasing in size as depth is attained; the gold showing freely in the stone. The country rock is favourable for working and the ore can be cheaply and easily raised to the surface.

Development Work.—On the Great Fingall Reess property, of which these blocks form a portion, seven shafts have been sunk; from these shafts drives have been put in along the course of the rees, and large quantities of payable quartz have been exposed. Samples taken from these drives give remarkably good results.

Water has been struck at a depth of 100 feet, and there can be no doubt that an abundance for all requirements will be met with in the course of prosecuting the development of the mine.

Timber for fuel and general purposes exists in ample quantity on the property and in the immediate vicinity, and wood for mining purposes can be procured without difficulty.

The above statements are based upon reports made on the Great Fingall Reefs by Messrs. Bewick, Moreing & Co., who have reported most favourably upon the property, and on those of Mr. W. Thompson, M.E., Assoc. M.Inst. C.E., late Government Mineralogist, Queensland, Mr. W. H. Gibson, Engineer to the Wilson Syndicate, and Mr. G. W. W. Mackinnon, the present Mine Manager of the Great Fingall Reefs, who have also furnished very favourable reports. The above reports can be seen at the Offices of the Company.

The Directors intend to proceed forthwith with the development of the property, and to equip it with the necessary machinery for a daily output of at least 40 tons, from the working of which it may be confidently expected that large dividends will be earned.

The Vendor, who is the Promoter of the Company, has fixed the price to be paid for the property at £100,000, payable as to £70,000 in fully paid-up Shares, and as to the balance either in cash or fully paid-up Shares, or partly in cash and partly in fully paid-up Shares, at the option of the Directors, leaving 50,000 Shares available for Working Capital, of which 25,000 Shares are included in the present issue, and 25,000 are held in reserve.

The following Contracts have been entered into: (1) An Agreement dated 15th August, 1895, and made between the Great Fingall Reefs, Limited, of the one part, and John Kidd Laing of the other part; (2) An Agreement dated 19th August, 1895, and made between John Kidd Laing of the one part, and the North Fingall REEFS, LIMITED, of the other part.

Under these Contracts the said JOHN KIDD LAING will provide all Under these Contracts the said JOHN KIDD LAING will provide all expenses of and incidental to the formation, promotion, and establishment of the intended Company, down to and including the allotment of the first issue of Shares, and he states that he has entered into arrangements or contracts for that purpose, and for guaranteeing subscriptions for a portion of the capital, to which the Company is not a party. As these arrangements may technically be deemed contracts within the meaning of Section 38 of the Companies Act, 1867, subscribers will be held to have had notice thereof, and to have waived all rights to be supplied with particulars of such contracts.

The above-mentioned Contracts and copies of the Memorandum and Articles of Association of the Company, can be inspected at the offices of the Solicitors of the Company.

Prospectuses and Forms of Application may be obtained from the Brokers, Solicitors, at their Offices, and from the Secretary, at the Offices of the Company.

LONDON, Aug. 20, 1895.

The List of Applications is now Open and will Close, for both Town and Country, on Monday the 26th.

SEWELL, Ltd.

Incorporated under the Companies Acts 1862 to 1893, whereby the liability of Shareholders is limited to the amount of their Shares.

SHARE CAPITAL £51,000

DIVIDED INTO

25,000 Six per cent Cumulative Preference Shares of £1 each 25,000 Ordinary Shares of £1 each 25,000 AND. 1,000 Management Shares of £1 each 1.000 £51.000

The Preference Shares will be entitled, out of the profits, to a fixed Cumulative Preferential Dividend of 6 per cent per annum, payable half-yearly on \$\epsilon\$ 2st February and the 1st August in each year, and they will also be entitled to rank in respect of the Capital and Assets of the Company in priority to the Ordinary a Management Shares.

After payment of a Dividend of 8 per cent on the Ordinary Shares, the Surplus Profits will be divisible between the Holders of the Ordinary and Management Shares, subject to provision of Reserve Fund.

DEBENTURE CAPITAL - - £25,000.

Divided into 250 First Mortgage Debenture Bonds of £100 each, bearing Interest at the rate of Four-and-a-half per cent per annum, and constituting a first charge on the Freeholds, Patents, and other Assets of the Company.

Issue of 25,000 Six per cent Cumulative Preference, and 25,000 Ordinary Shares of £1 each, of which latter the Vendors stipulate for an allotment of 10,000 Shares.

Payable 5s. per Share on Application; 5s. on Allotment; 5s. on the 16th September, 1895; and 5s. on the 16th October, 1895. (Shareholders may pay up in full on Allotment, Dividends being calculated from dates of payment.)

Also of 250 First Mortgage Debenture Bonds of £100 each.

Payable £10 on Application, and £90 on Allotment.

One Half of the Management Shares will be distributed amongst the Managers and Employees of the Company.

Directors.

C. A. SEWELL, Jun., 255A Whitechapel Road, London, E. Managing Directors.
G. C. SEWELL, Old Foundry Road, Ipswich.
JOHN WESTON (Messrs. Monington & Weston), Holborn Viaduct, London,

JOHN WESTON (Messrs, Monington & Western, Assembly, E.C.

H. E. ASPINALL, 43 Rathbone Place, London, W. (Late Proprietor of "Aspinall's Enamel").

*JULIUS FREUND (of Messrs, Heller & Schindler), Marieschein, Austria, Continental Director.

* Will join the Board after Allotment.

Bankers.

THE NATIONAL PROVINCIAL BANK OF ENGLAND, LIMITED, 112 Bishopsgate Street, London, E.C., and Branches.

Solicitor.

J. H. FARMER, 28 Austin Friars, London, E.C.

Auditor.
WALTER H. SHORT, F.S.A.A., London and Colchester.

Messrs. J. S. THOMPSON & Co., 7 Copthall Court, and Stock Exchange,

Secretary and Offices (pro tem.)

Secretary and Offices (fro tem.).

H. SCHMIDT, 42 Poultry, London, E.C.

Manager, Works, and Warehouses.

C. A. SEWELL, Sen, Old Foundry Road, Ipswich; Sudbury; and 255A White-chapel Road, London, E.

PROSPECTUS.

THIS Company has been formed for the purpose of taking over as a going concern, and working and extending the well-known and old-established Corset manufacturing business of Mr. C. A. Sewell, with two valuable and modern Freehold Works, known as Sewell's Corset Works, Old Foundry Road, Ipswich, and Sewell's Corset Factory, Sudbury, Suffolk; the Works and Warehouse at 255A, Whitechapel Road, London, E., with the Goodwill, Trade Marks, Stock-in-Trade, Plant, Machinery, and Appliances thereof; together with certain Fatents for "Improvements in Breast Supports and Corset Substitutes" (known as the "Khiva Corselet") for Great Britain and Ireland, France, U.S. America, Austria, Hungary, Russia (application), Italy, Switzerland, Belgium, and Spain.

Mr. C. A. Sewell's Wholesale Corset Manufacturing business has been established upwards of thirty years, and the excellence of his productions deservedly enjoys a world-wide reputation. He is the manufacturer of the well-known "Rival Corset" and other stays, and the list of customers upon the Firm's books, comprising houses of the most eminent standing in the wholesale trade, sufficiently testifies to the appreciation of the trade and the public of the goods supplied by him. In FACT, SO FIRMLY IS THE BUSINESS ESTABLISHED, THAT NO TRAVELLERS OR AGENTS OF ANY KIND ARE EMPLOYED.

The premises at Ipswich and Sudbury are fitted throughout with machinery, plant, and appliances of the newest and most approved pattern, the Freeholds of which will become the property of the Company on the completion of the purchase. The Factory and Warchouse at 255A, Whitechapel Road, London, are also equally well provided with plant, machinery, &c., and on an average Mr. Sewell constantly employs in his business from 600 to 800 hands.

Mr. Sewell has hitherto manufactured the "Khiva Corselet" for the Patentees for Great Britain and the Co

butable.

The trade in Corsets is one of enormous magnitude, and constant employment is afforded to many thousands of workpeople. It is estimated that upwards of Twenty millions of pairs of Corsets are annually sold in Great Britain alone, and looking at the fact that many times that number are used upon the European Continent, the Colonies and America, it will be seen that with the acquisition of the Continental business of the "Khiva Corselet," the Company

the European Continent, the Colonics and America, it will be seen that with the acquisition of the Continental business of the "Khiva Corselet," the Company should seem that with the acquisition of the Continental business of the "Khiva Corselet," the Company should seeme a valuable monopoly, apart from, and in addition to, the "Rival Corselet" and other stays, the manufacture and take of which the Company will continue without interruption, and for which there is an old and well established home and export trade.

The importance of the "Khiva Corselet from a purely commercial point of view, and the great future predicted by Mr. Sewell as regards the steadily incressing demand for the article will be fully appreciated from the fact that upwards of Half a Million pairs of the Khiva Corselet have been sold upon the Continent within the first two years of its introduction.

Licences for the Manufacture and Sale have already been granted by the Patentees for France, Russia, Belgium, Switzerland, Great Britain, and the British Colonies. These Licences, as also Contracts with Dr. Jager's Sanitary Woollen System Company, Limited, to manufacture for them the Corselet in their well-known materials, and with Messrs. Sharp, Perin & Co, for the supply of the provincial trade, are included in the purchase, and pass to the Company, with all the benefits derivable thereunder,

Mr. Walter H. Short, F.S.A.A., Auditor to the Borough of Colchester, of 31, Wool Exchange, London, E.C., has examined the books relating to the businesses of Mr. C. A. Sewell and the "Khiva Corselet," his certificate being as follows:

31 WOOL EXCHANGE, COLEMAN STREET, LONDON, E.C.

To the Directors of C. A. SEWELL, LIMITED.

GENTLEMEN,
In accordance with instructions, I have carefully examined the books relating to the businesses of Mr. C. A. Sewell and the Khiva Corselet. The average annual profits of Mr. Sewell's business have not varied ten per cent during the past eight years.

I hereby certify that, after allowing for every contingency, the average profits, inclusive of those of the Khiva Corslet (which latter have been arrived at upon the business done in various countries at different periods since the grant of the first patent in 1892) have been at the rate of £6936 8s. Sd. per annum.

I am, your obedient Servant,
(Signed) WALTER H. SHORT.

The Directors have given careful consideration to the subject of future profits arising from the trade and extension of the business, consequent upon the consolidation of the whole business under one management, and the energy with which the provision of an increase of working capital will allow the Directors to push the trade. Under these conditions, they are of opinion that the Company will render steadily increasing profits to the Shareholders; but taking the present average yearly profits, as stated in Mr. W. H. Short's certificate, as a basis of calculation, the results would be as follows:

Present Certified Profits

Present Certified Profits
43 per cent Interest on £25,000 Debentures will £6306 8s. 8d.

48 per cent interest on £25,000 Debentures will
require
6 per cent Dividend on £25,000 Cumulative Preference Shares will require
8 per cent. Dividend on £25,000 Ordinary Shares
will require
2000

4625 os. od. Leaving a surplus of £1771 8s. 8d.

available for the provision of a Reserve Fund, &c., and division between the Ordinary and Management Shares.

With reference to the security for the Debentures, and apart from the assets to be created by the increased Working Capital, Mr. Percy H. Clarke, F.S.I., of a Lancaster Place, W.C., has furnished the following Report:

2 LANCASTER PLACE, LONDON, W.C.,
August 21st, 1895.
To the Directors of C. A. Sewell, Limited.

To the Directors of C. A. Sewell, Limitade
Gentlemen,
I have made an inspection of the Freehold and Leasehold Manufacturing Premises at Ipswich and Sudbury, Suffolk, and Whitechapel Road, London, all of which are in the occupation of Mr. C. A. Sewell, Corset Manufacturer, and gone over the Plant, Machinery, Trade - Fixtures and Fittings in and about the said premises, and have also carefully considered the value of the various Patents in connection with the Khiva Corselet.

From the materials placed before me 1 am of opinion that, as a going concern, there is abundant security for the proposed issue of £25,000 of Debentures.

I am, GENTLEMEN, your obedient Servant, (Signed) PERCY H. CLARKE.

The purchase price for the Freeholds of the Works at Ipswich and Sudbury, and the Manufactory at 2534. Whitechapel Road, together with the goodwill, trademarks, machinery, plant, and appliances, and for the purchase of the Letters Patent before mentioned, and of all existing Licences, together with the goodwill of the business, Stock-in-Trade, and Trade Marks of the "Khiva Corselet," has been fixed by the contracts at £67,000, payable as to £40,000 in cash, as to £10,000 in fully paid-up Ordinary Shares, as to £1000 in Management Shares, and as to the balance in cash, shares or debentures, or partly in one or the other or others, at the option of the Directors, leaving an available balance for working capital of £15,000.

The Vendors undertake to defray all expenses, other than Government Stamp Duties and legal charges, attendant on the formation of the Company up to allotment.

Duties and legal charges, attendant on the formation of the Company up to autotment.

The following contracts have been entered into: (1) Between C. A. Sewell and
Julius Freund, dated 16th August, 1895; (2) between Julius Freund and Henry
hmidt, as the representative of vorious parties interested in the formation of the
Company, dated 19th August, 1895; and (3) between Julius Freund and C. A.
Seweil, Limited, dated 21st August, 1895, which, together with Mr. Julius Freund's
detailed Report, Memorrandum and Artucles of Association, Mr. Clarke's Report,
Valuation, and Plans, and Mr. Short's Certificate and a detailed Report upon the
Accounts, can be seen at the offices of the Solicitor to the Company.

Applications for shares and debenuters must be made upon the forms accompanying the Prospectus, and forwarded to the Company's Bankers with a remittance for
the amount apposited on application. In cases where no allotment is made, the
amount deposited on application will be returned at once without deduction. If the
number of shares allotted be less than the number applied for, the surplus application money will be credited in reduction of the amount due on allotments as far as
necessary, and any balance will be returned.

Prospectuses and Forms of Application may be obtained from the Bankers,
Brokers, Solicitor, Auditors, and at the Offices and Works of the Company.

22nd August, 1895.

CHARITIES, &c.

THE HOSPITAL FOR WOMEN, Soho Square, W. Founded 1842.

Incorporated by Royal Charter 1887.

Patron-H.R.H. the PRINCE of WALES, K.G.

President-The DUKE of WESTMINSTER, K.G.

FUNDS urgently NEEDED for the maintenance of 65 beds.

DAVID CANNON, Secretary.

THE GROSVENOR HOSPITAL FOR WOMEN AND CHILDREN,

Vincent Square, S.W.

President-VISCOUNT CROSS.

Lady President-The BARONESS BURDETT-COUTTS.

In consequence of the increased accommodation, FUNDS are greatly NEEDED

ALEX. S. HARVEY, Secretary.

CANCER WARDS OF THE MIDDLE-

25 beds devoted to helpless, incurable cases.

A Fund of £12,000 is being raised for the purpose of erecting a separate building for the accommodation of the female cancer patients hitherto located in the Hospital—an improvement which is urgently demanded on the ground of the health, comfort, and convenience of the patients. Towards the cost of the new building the sum of £8000 has been paid or promised, and an urgent APPEAL is now made for the balance of £4000 still required. Patients are admitted without letters or any recommendation, save that of necessity, and are permitted to remain until "relieved by art or released by death."

F. CLARE MELHADO, Secretary-Superintendent.

ROYAL NATIONAL LIFEBOAT

INSTITUTION (supported solely by voluntary contributions).—The Committee earnestly APPEAL for FUNDS to enable them to keep their large fleet of 304 lifeboats and their crews in efficient working order. Help is particularly needed at the present time. Since 1824 the Institution has granted rewards for the saving of upwards of 38,000 lives on the coasts of the United Kingdom.

Annual Subscriptions and Donations will be thankfully received by the Secretary, Charles Dibdin, Esq., 14 John Street, Adelphi, W.C., and by all the Banks in the United Kingdom.

FOR EVERY SHILLING SENT A DAY

IN EPPING FOREST, including rail and substantial meal, can be provided for a poor and often sickly EAST LONDON CHILD. Ten thousand waiting to go. Every gift, great or small, promptly acknowledged as usual by Rev. J. W. Atkinson, Claremont, Cawley Road, London, E. Parcels of clothing welcome also. Balance-sheet by chartered accountants to every donor.

A WEEK AT THE SEA.—Help is earnestly solicited for the Sick Poor of Plaistow, E. ("London over the border.") Pop. 21,000. During the last three months 3278 necessitous poor patients obtained advice and medicine at St. Mary's Dispensary, and 1266, too ill to do so, were visited at their own Homes by our Medical Missioner, or nursed in our Hospital for Sick Children. Many of these are waiting to be sent to St. Monica's Home of Rest for Women, and St. Mary's Holiday Home for Children at Southend-on-Sea. Cheques and orders to Rev. T. Given-Wilson, Vicar of Plaistow, London, E.

ROYAL BLIND PENSION SOCIETY

(With which is United the Blind Female Annuity Society).

Patron-HER MAJESTY THE QUEEN.

Vice-Patron—H.R.H. THE PRINCE OF WALES.

President—THE DUKE OF GRAFTON, K.G.

Honorary Secretaries Messrs. GEORGE POCOCK and PERCY R. POCOCK.

THIS Society grants Pensions to the Blind Poor at their own homes in sums ranging from 10s, to 25s, per month. There are at present upwards of 700 Pensioners residing in various parts of the Kingdom, among whom about £5,000 is annually distributed in pensions, paid monthly, through the agency of 500 Honorary Almoners. Elections take place in May and November in each year. In addition to those elected by the votes of Subscribers, two are added at every election by rotation. Others are nominated from time to time to receive the "Thomas Pocock" and "James Templeton Wood" Memorial Pensions. An approved Candidate of 75 years of age or upwards can receive an immediate Pension upon payment of a donation of THIRTY GUINEAS. To be eligible, applicants must be totally blind, above 21 years of age, of good moral character, and in receipt of an income not exceeding £20, if single, and £30 if married. No distinction is made in regard to sex or creed, nor is the receipt of parish relief a disqualification. Applications must be made on the printed form provided by the Society. Subscribers of 10s. 6d. annually, or Donors of Five Guineas, are entitled to One Vote at every election, and the multiples thereof in proportion. The payment of a Legacy to the Society confers upon each Executor the privilege of one Life Vote for every £25 bequeathed. The yearly Report, containing the rules, accounts, and all information, will be forwarded on application. Contributions will be gratefully received by the Treasurer, or by the Bank of England, or Messrs, Barclay, Bevan & Co.

> JOHN C. BUMSTED, Esq., Treasurer. W. ELLIOTT TERRY, Secretary.

235 Southwark Bridge Road, London.

THE NATIONAL REFUGES

FOI

Homeless and Destitute Children

AND TRAINING SHIPS "ARETHUSA" AND "CHICHESTER."

Founded in 1843 by the late WILLIAM WILLIAMS.

President .- THE RIGHT HON. THE EARL OF JERSEY, G.C.M.G.

Chairman and Treasurer.-W. E. HUBBARD, Esq.

Deputy-Chairman.-C. T. WARE, Esq.

Secretary.-H. BRISTOW WALLEN, Esq.

Finance and Deputation Secretary.—HENRY G. COPELAND, Esq. Bankers.—The LONDON and WESTMINSTER BANK, 214 High Holborn.

London Office-164 Shaftesbury Avenue, W.C.

THE OPERATIONS OF THE SOCIETY CONSIST OF

- 1. The Training Ship "Arethusa,"
- Moored at Greenhithe,
- 2. The "Chichester" Tender.
- on the Thames.
- 3. The Boys' Home, Shaftesbury House, Shaftesbury Avenue.
- 4. The Boys' Home, Fortescue House, Twickenham.
- 5. The Farm School, Bisley, Surrey.
- 6. The Shaftesbury School, Bisley.
- 7. The Girls' Home, Sudbury, near Harrow.
- 8. The Girls' Home, Ealing.
- g. Fordham House Working Boys' Home, Shaftesbury Avenue.
- 10. Training Ships' Depot, 100 East India Dock Road, E.

In these Ships and Homes nearly 1000 Boys and Girls are fed, clothed, lodged, technically educated, and religiously trained to become useful men and women.

NO VOTES REQUIRED.

FUNDS are GREATLY NEEDED, to purchase Food and Clothing for this large Family. Cheques or Post Office Orders to be sent to Treasurer, Secretary, or Bankers.

BOOKS

H. SOTHERAN & CO.

BOOKSELLERS, BOOKBINDERS, and PUBLISHERS.

GENERAL AGENTS FOR PRIVATE BOOKBUYERS & PUBLIC INSTITUTIONS IN INDIA, THE COLONIES, AMERICA, AND ABROAD.

A Monthly Catalogue; Specimen Number post free.

LIBRARIES PURCHASED OR VALUED; AND CATALOGUED AND ARRANGED

Telegraphic Address: BOOKMEN, LONDON

140 STRAND, W.C., and 37 PICCADILLY, W., LONDON.

AGENCY FOR AMERICAN BOOKS.

G. P. PUTNAM'S SONS, PUBLISHERS & BOOK-SELLERS, of 27 and 20 West 23rd Street, New York, and 24 BEDFORD STREET, STRAND, LONDON, W.C., desire to call the attention of the READING PUBLIC to the excellent facilities presented by their Branch House in London for filling, on the most favourable terms, orders for their own STANDARD PUBLICATIONS, and for ALL AMERICAN BOOKS and PERIODICALS.

CATALOGUE sent on application.

9 Hart Street, Bloomsbury, London.

MR. GEORGE REDWAY, formerly of York Street,
Covent Garden, and late Director and Manager of Kegan Paul,
Trench, Trübner & Co., Limited, begs to announce that he will RESUME
BUSINESS as a PUBLISHER on his own account upon OCTOBER I
NEXT. He will be glad in the meantime to hear from Authors with MSS.
ready for publication, and to consider proposals for New Books. Address
as above.

CHAPMAN & HALL'S NEW BOOKS.

T. P. O'CONNOR, M.P.

SOME OLD LOVE STORIES. O'CONNOR, with Portrait of Author. Crown 8vo, 5s.

* The love stories are of Abraham Lincoln and his Wife—William Hazlitt and Sarah Walker—Mirabeau and Sophie de Monnier—Fersen and Marie Antoinette—Carlyle and his Wife.

ANTHONY HOPE AND OTHERS.

DIALOGUES OF THE DAY. Edited by

OSWALD CRAWFURD, and written by ANTHONY HOPE, VIOLET HUNT, CLARA SAVILLE CLARKE, Mrs. ERNEST LEVERSON, MARION HEPWORTH DIXON, Mrs. ALFRED HUNT, Mrs. CRACKANTHORPE, GERTRUDE KINGSTON, the EDITOR, and others. With 20 full-page Illustrations. Crown 8vo, 5s. [Ready.

. Short plays of six or eight pages in length each, arranged to make pleasant reading, and dealing with incidents, personages, and topics of

RICHARD G. HATTON.

FIGURE DRAWING AND COMPOSITION.

Being a number of Hints for the Student and Designer upon the Treatment of the Human Figure. By RICHARD G. HATTON, Headmaster, Art School, Durham College of Science, Newcastle-on-Tyne. With 500 diagrams. Crown 8vo, 9s. [Ready.

CHAPMAN & HALL, LIMITED, LONDON.

Three New Novels at all Libraries.

NOT COUNTING THE COST. By TASMA, Author of "Uncle Piper of Piper's Hill," &c. In 3 vols., crown 8vo.

BEWITCHED. A Love Story. By EMILY BENNETT. In 2 vols., crown 8vo.

ANTHONY GRAEME. By EDITH GRAY WHEELWRIGHT, Author of "The Vengeance of Medea," &c. In r vol., crown 8vo, 6s.

RICHARD BENTLEY & SON, New Burlington Street.

On Monday next (Sixpence), New Series, No. 147.

THE CORNHILL MAGAZINE

For SEPTEMBER, containing:

"CLEG KELLY, ARAB OF THE CITY: His Progress and Adventures," by S. R. CROCKETT, Author of "The Raiders," "The Stickit Minister," &c., Adventures 14-19—"PATENTS AND MONOPOLIES"—"KENNETH: A Golfing Story"—"ABOUT AMBER"—"THEIR JOURNEY'S END"—"OUR STONE CRUSADERS" and "THE SOWERS" by HENRY SETON MERRIMAN, Chaps. XXIX.-XXXII.

LONDON: SMITH, ELDER & CO., 15 WATERLOO PLACE.

MESSRS. LONGMANS & CO.'S LIST.

THE BADMINTON LIBRARY .- New Volume.

Edited by the Duke of BEAUFORT, K.G., and A. E. T. WATSON.

SEA FISHING.

By JOHN BICKERDYKE.

Tith Cost ibutions on WHALING, by Sir H. W. Gors-Booth;
TARPON, by Alpred C. Harmsworth;
ANTIPODEAN AND FOREIGN FISH, by W. Senior. With 22 Full-page Plates and 175 Illustrations in the Text by C. Napier Hemy, R. T. Pritchett, W. W. May, and others. Crown 8vo, ros. 6d.

The Second Number will be ready on Saturday next, price ONE SHILLING.

THE BADMINTON MAGAZINE of Sports and Pastimes. From all Booksellers.

NEW NOVEL BY MR. H. RIDER HAGGARD. JOAN HASTE.

By H. RIDER HAGGARD.

With 20 Illustrations by F. S. Wilson.

Crown 8vo, 6s.

THE OUT-DOOR WORLD LIBRARY. BRITISH BIRDS.

By W. H. HUDSON, C.M.Z.S.

With a Chapter on Structure and Classification by FRANK E. BEDDARD, F.R.S. With 8 Coloured Plates from Original Drawings by A. Thorburn, and 8 Plates and 300 Figures in black and white from Original Drawings by G. E. Lodge, and 3 Illustrations from Photographs by R. B. Lodge.

NOW READY, PRICE SIXPENCE.

LONGMAN'S MAGAZINE.—September.

OLD MR. TREDGOLD, By Mrs.
OLIPHANT. Chaps. 13-16.
FABLES, By the Late R. L. STEVENSON. (Concluded.)
RECOLLECTIONS of a PIANO.
By MAY KENDALL.
A CORRESPONDENT of WHITE of SELBORNE. By Mrs. A. Lang.

The NEW CENTURION. Part I.
By James Eastwick. (To be concluded.)
SUNSHINE and LIFE. By Mrs.
AT the SIGN of the SHIP. By ANDREW LANG.

LONDON AND NEW YORK: LONGMANS, GREEN & CO.

HURST & BLACKETT'S PUBLICATIONS.

NEW NOVELS NOW READY AT ALL THE LIBRARIES.

DEB O'MALLY'S. By Mrs. GEORGE CORBETT, Author

MARJORY'S MISTAKE. By ADELINE SERGEANT, Author of "Caspar Brooke's Daughter," "Sir Anthony," &c. 3 vols.

TO-DAY AND TO-MORROW. By ELEANOR HOLMES, Author of "The Price of a Pearl," "Through Another Man's Eyes," &c.

TWO NEW AND ORIGINAL NOVELS.

TWIXT WILL AND WILL NOT. By JESSIE L. NICHOL-

Second Edition of TOO LATE REPENTED. By Mrs. FORRESTER, Author of "Viva," "My Lord and My Lady," &c.

HURST & BLACKETT'S

THREE-AND-SIXPENNY SERIES.

Crown 8vo, Uniformly bound, bevelled boards. BROTHER GABRIEL

By M. Betham-Edwards.
THE HUSBAND OF ONE WIFE,

By Mrs. Venn.
THE AWAKENING OF MARY FEN-WICK.

By Beatrice Whitby. TWO ENGLISH GIRLS.

HIS LITTLE MOTHER. By the Author of "John Halifax, Gentleman." MISTRESS BEATRICE COPE.

By M. E. Le Clerc A MARCH IN THE RANKS.

By Jessie Fothergill.
NINETTE.
By the Author of "Vera," "Blue
Roses," &c.

A CROOKED PATH. By Mrs. Alexander.

ONE REASON WHY.

By Beatrice Whitby
MAHME NOUSIE.

By Q. Manville Fenn.
THE IDES OF MARCH.

By G. M. Robins.
PART OF THE PROPERTY.
By Beatrice Whitby.

evelled boards. Each 3s. 6d.
CASPAR BROOKE'S DAUGHTER. By Adeline Sergeant.

JANET. By Mrs. Oliphant.

A RAINBOW AT NIGHT.

By the Author of "Mistress Beatrice Cope."
IN THE SUNTIME OF HER YOUTH.

By Beatrice Whitby. MISS BOUVERIE. By Mrs. Molesworth.

FROM HARVEST TO HAYTIME. By the Author of "Two English Girls."

THE WINNING OF MAY.

By the Author of "Dr. Edith Romney."

SIR ANTHONY.
By Adeline Sergeant.
THUNDERBOLT. An Australian

By the Rev. J. Middleton Mac-donald.

MARY FENWICK'S DAUGHTER. By Beatrice Whitby.

ROBERT CARROLL. By the Author of "Mistress Beatrice Cope."

LONDON: HURST & BLACKETT, LTD., 13 GREAT MARLBOROUGH STREET

MR. MURRAY'S LIST

JUST OUT.

With Illustrations and Map, crown 8vo, 7s. 6d.

FOREST. NEW THE

A Short Account of its History, Traditions, Folk-lore, Natural History, Sports and Games, &c.

By ROSE C. DE CRESPIGNY and HORACE G. HUTCHINSON,

Author of "Golf" in the Badminton Series.

With Maps and Illustrations, 8vo, 18s.

COLONEL SIR ROBERT SANDEMAN: his Life and Work on our Indian Frontier. A
Memoir, with Selections from his Correspondence and Official Writings. By THOMAS HENRY THORNTON, C.S.I., D.C.L., formerly
Secretary to the Punjab Government, and sometime Foreign Secretary to the Government of India.

"His great work was the pacification of Beluchistan, where he ruled in almost patriarchal fashion, 'a terror to the evil-doer, but to the loyal the embodiment of right and justice, calling always for affectionate devotion." The name of 'Senaman Sahib' will long be remembered with love and reverence in the hills of Beluchistan. He died, as he had lived, in the discharge of his duty—a brave and honourable soldier, and a true friend."

Daily News.

Crown 8vo, 128.

THE CRIMEAN WAR, FROM FIRST TO LAST. Extracts from the Private Letters and Journals of General Sir DANIEL LYSONS, G.C.B., Constable of the Tower. With Illustrations from the Author's own Drawings and

"The narrative is artless but vivid in its simplicity, and the letters are full of interest, as all faithful representations of stirring episodes must be.

"A simple and stirring account of battle and adventure."—Spectator.

SECOND EDITION NEARLY READY.

Crown 8vo, 6s. A VAGABOND IN SPAIN. An Account of a Journey on Foot. By C. B. LUFFMANN.

"He saw on all sides of Spanish existence. At one time we see him sitting disconsolately on some rural doorstep, or hungrily climbing some garden wall over which hangs the tempting fruit; at another sitting comfortably in his box in some theatre and hobnobbing with the actors and actresses."

Daily News.

"One of the freshest, brightest, and most original volumes of travels it has been our pleasant task to read for many days."—Glasgow Herald.

WILL BE READY SHORTLY.

Crown 8vo, ros. 6d.

A POCKET DICTIONARY OF THE

MODERN GREEK AND ENGLISH LANGUAGES

AS ACTUALLY WRITTEN AND SPOKEN.

BEING A COPIOUS VOCABULARY OF ALL WORDS AND EXPRESSIONS CURRENT IN ORDINARY READING AND IN EVERYDAY TALK, WITH ESPECIAL ILLUSTRATION, BY MEANS OF DISTINCTIVE SIGNS, OF THE COLLOQUIAL AND POPULAR GREEK LANGUAGE, FOR THE GUIDANCE OF STUDENTS AND TRAVELLERS THROUGH GREECE AND THE EAST.

By A. N. JANNARIS, Ph.D. (Germany.)

Author of the latest Ancient and Modern Greek Lexicon (the only one approved by the Greek Government).

MURRAY'S HANDBOOKS.

Mr. MURRAY begs to call attention to the INDEX and DIRECTORY with which his Handbooks are supplied. These contain all information as to Hotels, Conveyances, &c., and are constantly kept up to date, so that purchasers of his Guide-Books are always supplied with the very latest information.

SHORTLY, with numerous Maps, crown 8vo.

A HANDBOOK OF ASIA MINOR, TRANSCAUCASIA, PERSIA, &c. An entirely New Work. Edited by Major-General Sir CHARLES WILSON, R.E., G.C.B. With assistance from Col. CHERMSIDE, R.E., C.B., Mr. D. G. HOGARTH, Prof. W. RAMSAY, Col. EVERETT, C.M.G., Lieut.-Col. HARRY COOPER, Mr. DEVEY, and others.

NOW READY, crown 8vo, 7s. 6d.

A HANDBOOK FOR DEVON.
entirely new Maps and Plans. A New and thoroughly Revised Edition, with many JUST OUT, crown 8vo, 6s.

A HANDBOOK FOR GLOUCESTERSHIRE: Gloucester, Cheltenham, Bristol, Tewkesbury. &c. A New and Revised Edition, with Map and Plans.

"It contains a clear, full, and readable description of a county famous for its abbeys, its cider, its cheeses, and its salmon . . . packed with facts of orical interest, and a good map, of course, heightens its practical value to prospective tourists."—Speaker.
"The maps and plans are excellent, and altogether the book is as near perfection as possible."—Gentlewoman.

EUROPEAN HANDBOOKS FOR SUMMER TRAVEL.

FRANCE, Part I.: Normandy, Brittany, &c. 7s. 6d. FRANCE, Part II.: Central France, Burgundy, Mar-seilles, &c. 7s. 6d.

HOLLAND AND BELGIUM. 6s. DENMARK AND ICELAND. 7s. 6d.

SWEDEN. 6s. NORWAY. 7s. 6d. RUSSIA. 18s.

THE RHINE AND NORTH GERMANY, 103. SOUTH GERMANY. In Two Parts. Part I. 7s. 6d.;

SWITZERLAND. In Two Parts. 6s. each Part. NORTH ITALY AND VENICE. 10S.

CENTRAL ITALY AND FLORENCE. 6s.

JOHN MURRAY, ALBEMARLE STREET.

REGISTERED AS A NEWSPAPER.

Printed by BALLANTYNE, HANSON & Co., at 14 Tavistock Street, and Published by ALFRED CUTHBERT DAVIES at the Office, No. 38 Southampton Street, Strand, in the Parish of St. Paul, Covent Garden, in the County of London.—Saturday, 24 August, 1895. 256